

June 14-15, 2023
Hybrid Event

16th

Massachusetts Housing Institute

Training for local officials



Massachusetts Housing Partnership
www.mhp.net



American Planning
Association—
Massachusetts Chapter
www.apa-ma.org

MHP's Community Assistance Team



Laura Shufelt

Director of Community Assistance

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MHP's 16th Housing Institute

Social Media Guide

Here are sample tweets, handles and hashtags you can use on social media during the MHP Housing Institute taking place June 14-15, 2023. Feel free to create your own tweets or tweet out inspiring messages you hear during the program.

MHP Twitter Handle:

@mhphousing

MHP Center for Housing Data Twitter Handle:

@mhpdata

Hashtags:

#mhphinstitute

#mhphousinginstitute

#mhphi2023

#mhphousinginstitute2023

#mhphinstitute2023

Sample Tweets

Looking forward to hearing @jenny_schuetz at @mhphousing Housing Institute discuss the myths surrounding affordable housing & rezoning. #mhphi2023

Just heard guest speaker @jenny_schuetz at @mhphousing Housing Institute discuss ways to repair our broken housing system. Dynamic presentation. #mhphi2023

Getting new ideas on how to bring new voices to the conversation about affordable housing at @MHPhousing Housing Institute session on eliminating barriers. #mhphi2023

Getting new ideas on how to bring new voices to the conversation about affordable housing at @MHPhousing Housing Institute. #mhphi2023

Gr8 session at @MHPhousing Housing Institute on senior housing and how to ensure it addresses the needs of tenants. #mhphi2023

Congratulations to all the @mhphousing Housing Institute Housing Hero award recipients. Well deserved for all you do to further affordable housing opportunities. #mhphi2023

Gr8 session at @MHPhousing Housing Institute on _____

My favorite #mhphousinginstitute memory is_____. @mhpdata #mhphi2023



Agenda

Day One | Virtual | Wednesday, June 14

Register for Day One: <https://us02web.zoom.us/meeting/register/tZEsduiqgz0vGdaISPv1algfUEMXiWja2w-5>

9:00 AM **Welcome and Introduction to the Housing Institute**
Laura Shufelt, Director of Community Assistance, MHP

9:10 AM **Beyond the Usual Suspects:
Eliminating Barriers to Participation for Community Engagement** CM 1

Lily Linke, Citizens Housing and Planning Association

Housing opportunities are made or broken at the local level, but the loudest voices in the room often do not represent the community as a whole. In this session, we'll explore a variety of methods for bringing new voices into the conversation in order to create more equitable outcomes.

10:25 AM **Break**

10:30 AM **A Housing Forward Agenda for Massachusetts** CM 1

Jenny Schuetz, Senior Fellow, Brookings Metro

Jenny Schuetz, author of *Fixer Upper: How to Repair America's Broken Housing Systems*, will share strategies and engage in discussion on how to support a housing-forward agenda in Massachusetts. Lisa Braxton, MHP's Communications Manager, will engage in a discussion with Jenny on policy ideas including changes that can be enacted in the near term and responsive to changing economic climates.

11:30 AM **Break**

11:35 PM **Complete Neighborhoods Partnership Update** CM 1

Christine Madore, Senior Development Manager, MHP
Katy Lacy, Senior Planner, MHP

In this session, Christine will provide a progress report on MHP's Complete Neighborhoods Partnership program that launched in 2022. Hear about projects in communities, lessons learned so far, and next steps for the program. Next, Katy will provide updates on MHP's 3A-TA program that is currently supporting 80 MBTA Communities in their efforts towards compliance on 3A Zoning requirements.

12:35 PM **Day One Wrap-Up**



**Massachusetts
Housing Partnership**

Moving affordable housing forward

16th Annual Housing Institute

Agenda

Day Two | In-Person | Thursday, June 15 | Devens Common Center, 27 Andrews Parkway, Devens MA

8:30 AM **Registration and Continental Breakfast**
Solarium Ballroom

9:00 AM **Welcome to Housing Institute Day 2**
Solarium Ballroom

Dana LeWinter, Chief of Public and Community Engagement, MHP

9:15 AM **Unlock the Commonwealth: State of Housing**
Solarium Ballroom

Clark Ziegler, Executive Director, MHP

9:30 AM **Plenary Panel Discussion: Examining Senior and Affordable Housing** [CM 1.5](#)
Solarium Ballroom

Katherine Einstein, Associate Professor of Political Science, Boston University

Judi Barrett, Owner & Managing Principal, Barrett Planning Group

Lizbeth Heyer, Vice President, 2Life Communities

Facilitated by **Whitney Demetrius**, Director of Fair Housing Engagement, CHAPA

Many communities are interested in supporting affordable age-restricted housing for seniors, but is this a need in every community? How do we determine the market demand for senior housing? Is there more to senior housing than just an age restriction, and what does the state require?

A thoughtful panel including practitioners and academics will dig into these questions helping us to take a deeper look at what senior housing is, and how we can assure it is being added according to need and with the best interests of future tenants in mind.

11:00 AM

Break



Day Two Continued

Track 1: Solarium Ballroom

Track 2: Junior Ballroom

11:15 AM **Local Action Units:
Creating and Preserving Locally Supported
Affordable Housing** [CM 1](#)

Rieko Hayashi, LIP Program Director, EOHLIC
Aly Sabatino, LAU Coordinator, EOHLIC
Lori Massa, Senior Planner, City of Melrose
Elizabeth Rust, Director, RHSO Housing

Local Action Units are affordable homes, eligible for inclusion on the SHI and created as a result of an intentional community action, such as inclusionary zoning, or development on city or town-owned land. Learn how communities can use the LAU program to create locally supported affordable housing and keep it affordable.

**Steps to Leverage Public Land for
Affordable Housing** [CM 1](#)

Laura Shufelt, Director of Community Assistance, MHP
Maura Camosse Tsongas, Stone Soup Collaborative

Learn about the process of leveraging publicly owned land for affordable housing and navigating conversations at the community level. Participants will learn about the RFP process, common mistakes to be aware of, and how to ensure the town's goals are met while attracting responses.

12:30 PM

Lunch: Solarium Ballroom

1:00 PM **Presentation of Housing Hero Awards**
Solarium Ballroom

Lisa Braxton, Communications Manager, MHP

Track 1: Solarium Ballroom

Track 2: Junior Ballroom

1:45 PM **Exploring Your Community's Role in
Affordable Housing Finance** [CM 1](#)

Julie Creamer, Senior Vice President of Acquisitions, Preservation of Affordable Housing

This session will give attendees a basic understanding of how affordable housing is financed in Massachusetts and how communities can contribute both monetary and non-monetary sources to an affordable housing development's financial feasibility.

Building Local Fair Housing Capacity [CM 1](#)

Tom Callahan, Milton Housing Committee, Town of Milton
Alex Train, Director of Housing & Community Development, City of Chelsea
Facilitator: **Whitney Demetrius**, CHAPA

As we work to meet the housing needs of our communities, fair housing breaches may surface or become more apparent. There are many models to support local fair housing efforts. Some communities are reinvigorating Fair Housing Committees to build their capacity to further fair housing values on the local level.

3:00 PM

Housing Institute Adjourn

SPEAKERS AND PANELISTS

JUNE 14, 2023 - VIRTUAL

LAURA SHUFELT

Director of Community Assistance, MHP

Laura Shufelt joined MHP in 2011. She is one of the most experienced housing professionals in Massachusetts, knowledgeable on a wide range of issues and practices, including proper and effective use of public funds and land, housing lotteries, fair housing, housing authority development and the state comprehensive land use permit law (Ch. 40B).

Specifically, Shufelt's responsibilities include providing pre-development, development, and strategic planning technical assistance to municipalities, housing authorities and other appropriate organizations; building relationships and providing training on affordable housing to town officials, volunteer boards, non-profits, and housing professionals; managing MHP's 40B technical assistance program; and representing MHP and its policy agenda on relevant state and regional affordable housing committees.

A native and resident of Cape Cod, Shufelt is a graduate of the University of Rhode Island with a bachelor's degree in elementary education. She began her career as a science teacher. Her path toward affordable housing began when she became a commercial lender and then in affordable housing finance for a consortium of banks. This led to a career as an affordable housing development consultant for housing authorities, towns, and for—and non-profit organizations. "My experience in finance, strategic planning and housing development prepared me for the work I do at MHP," Shufelt said.

LILY LINKE

MBTA Communities Engagement Manager, CHAPA

Lily Linke joined CHAPA in February 2021 as the Municipal Engagement Program Associate. In her role as MBTA Communities Engagement Manager, Lily provides technical support to municipalities for their education, engagement, and outreach efforts around the new MBTA Multifamily Zoning requirements (3A).

Lily received her BFA in Theatre Arts from Boston University, and her MA in Urban and Environmental Policy and Planning from Tufts University. She turned her Masters' thesis on the intersection of walkability and race into a podcast called Foot Notes. She brings her years of experience in arts education to her work as a facilitator and organizer, and she believes strongly in the power of storytelling to build a better world.

JENNY SCHUETZ

Senior Fellow, Brookings Metro

Jenny Schuetz is a Senior Fellow at Brookings Metro, and is an expert in urban economics and housing policy. Dr. Schuetz has written numerous peer-reviewed journal articles on land use regulation, housing prices, urban amenities, and neighborhood change. Dr. Schuetz has appeared in the New York Times, Wall Street Journal, Washington Post, the PBS NewsHour, The Indicator podcast, Vox, and Slate.

Dr. Schuetz is the author of *Fixer Upper: How to Repair America's Broken Housing Systems*.

Before joining Brookings, Dr. Schuetz served as a principal economist at the Board of Governors of the Federal Reserve System. Dr. Schuetz was also an assistant professor at the University of Southern California and a post-doctoral fellow at NYU Furman. **Dr. Schuetz is a nonresident senior fellow at GWU's Center for Washington Area Studies and teaches in Georgetown's urban planning program.**

Dr. Schuetz earned a PhD in public policy from Harvard University, a master's in city planning from M.I.T., and a B.A. with Highest Distinction in economics and political and social thought from the University of Virginia.

Dr. Schuetz currently serves on the Advisory Boards for Ivory Innovations and for Tech Equity.

SPEAKERS AND PANELISTS

JUNE 14, 2023 - VIRTUAL

CHRISTINE MADORE

Senior Development Manager, MHP

Christine Madore joined MHP in 2021. Her work focuses on helping communities build mobility-friendly neighborhoods and working closely with municipal officials and housing advocates to support the development of affordable housing.

Prior to MHP, she was vice president of real estate services at MassDevelopment, where she was responsible for overseeing the real estate technical assistance program to support communities across the state.

A certified planner, Madore earned her bachelor's degree in environmental, earth and ocean sciences from UMass Boston and her master's degree in urban and environmental policy and planning from Tufts University. She began her planning career at the Metropolitan Area Planning Council and oversaw planning projects ranging from downtown to community-wide master plans.

A resident of Salem, Madore served two terms on the Salem City Council and is currently a state appointee on the Salem Redevelopment Authority.

KATY LACY

Senior Planner, MHP

Katy Lacy has worked at MHP since April 2017. She works closely with municipal officials and local housing advocates seeking to support the development of affordable housing in their community through local **initiatives, regulatory and policy changes. She also works closely with the Lending Team to fulfill MHP's role** as a Ch. 40B subsidizing agency, reviewing project applications for eligibility and final approval to ensure compliance with Ch. 40B comprehensive land use permit regulations.

Lacy has extensive knowledge of Massachusetts land use regulations and housing policy. She has been qualified as a member of the American Institute of Certified Planners (AICP) since 2002, and she serves on the Board of the Massachusetts Chapter of the American Institute of Planners and the Citizen Planner Training Collaborative (CPTC).

Prior to coming to MHP Katy worked in the 40B department at MassHousing, and served as community planning director for the Town of Hingham. She has an undergraduate degree from Harvard College, and a **Master's** degree from the University of Virginia School of Architecture, where she studied landscape architecture and planning. She is a board member and trustee of the Boston-based Clippership Foundation, where she serves on the housing and homelessness committee. She is an active volunteer at the Wellspring Multi-Service Center in Hull.

SPEAKERS AND PANELISTS

JUNE 15, 2023 – DEVENS, MA

DANA LEWINTER

Chief of Public and Community Engagement, MHP

Dana LeWinter joined MHP in 2023. Prior to MHP, Dana was Municipal Engagement Director at CHAPA. She worked for CHAPA from 2009-2011 as a Program Manager, working on 40B and Homeownership Collaborative programs. Dana previously worked as the Executive Director of the Massachusetts Community & Banking Council and served as the Housing Director for City of Somerville. She holds a Bachelor of Arts in Sociology from Brandeis University and a Master's in Urban and Environmental Policy and Planning from Tufts University.

CLARK ZIEGLER

Executive Director, MHP

Clark Ziegler has been with MHP since its inception in 1985 and has been chief executive since 1990. During his tenure MHP has delivered financing or technical assistance in nearly every city and town in the Commonwealth, including financing for more than 26,000 units of affordable rental housing and more than 22,000 affordable homes for low-income first-time buyers. In total MHP has delivered \$5.1 billion in below-market financing either directly or through participating banks.

Ziegler serves as a governor's appointee on the board of the Community Economic Development Assistance Corporation, which provides financing and technical assistance to community-based nonprofits across Massachusetts. He chairs the board of the Housing Partnership Fund, a federally-certified community development financial institution and a lending affiliate of the Housing Partnership Network, an organization that brings together the nation's leading housing and community development nonprofits. For 11 years, he was a director and officer of the National Association of Affordable Housing Lenders before stepping down in 2020. He currently serves on the board of Housing Navigator Massachusetts, a nonprofit that was established in 2019 to provide searchable web listings and a common online application for all subsidized housing units in the Commonwealth.

As an Ipswich resident, Ziegler served as chairman and as a **15-year member of the town's Finance Committee**, overseeing local spending on municipal government and public education and making recommendations on zoning and all other matters before town meeting. In 2006 he received the Community Service Award from Citizens Housing and Planning Association and in 2011 the Boston Globe named him one of the top 10 innovators in Massachusetts.

He has a bachelor's degree from Hampshire College and a master's degree in public policy from the Kennedy School at Harvard University.

WHITNEY DEMETRIUS

Director of Fair Housing Engagement, CHAPA

Whitney Demetrius joined Citizens' Housing and Planning Association (CHAPA) in 2018 after previously working as the Deputy Director of the Fair Housing Center of Greater Boston for eight years.

As the Director of Fair Housing Engagement, Whitney works with communities, providing technical assistance in their pursuit of affordable housing production efforts. In her role, she seeks to impact systemic change through public participation and the creation of local diverse, and sustainable affordable housing coalitions, that work to create healthy, equitable, affordable, and vibrant communities. She seeks to change the local conversations, to empower those most impacted by a lack of affordable housing, and elevate pro voices within the space.

In addition to the local efforts, she helps to ensure fair housing in all CHAPA's programs, as well as work in **coordination with other agencies in the field. She is responsible for directing CHAPA's Fair Housing Committee** to strategically identify areas of statewide policy and practice that promote equal and fair access to housing opportunities. She has a passion for housing and social justice as her own life experiences have been affected by housing across the spectrum and she brings that energy to her work.

SPEAKERS AND PANELISTS

JUNE 15, 2023 – DEVENS, MA

KATHERINE EINSTEIN

Associate Professor of Political Science, Boston University

Katherine Levine Einstein joined **BU's Department of Political Science** in 2012 after receiving her Ph.D. in Government and Social Policy at Harvard University. Her research and teaching interests broadly include urban politics and policy, racial and ethnic politics, and American public policy. She is a member of the editorial board of the **Urban Affairs Review**, and a faculty affiliate of **Boston University's Initiative on Cities**, Hariri Institute for Computing and Computation Science & Engineering, and Department of African American Studies.

Her first book, *Do Facts Matter? Information and Misinformation in Democratic Politics* (with Jennifer Hochschild, University of Oklahoma Press, 2015), explores the harmful effects of misinformation on democratic politics. Her second book, *Neighborhood Defenders: Participatory Politics and America's Housing Crisis* (with David Glick and Maxwell Palmer, Cambridge University Press, 2019), investigates how political inequality shapes housing policy.

She is currently co-principal investigator of the Menino Survey of Mayors, a multi-year survey of U.S. mayors exploring a wide spectrum of political and policy issues. Her work has been published in a variety of outlets, including the *American Journal of Political Science*, *British Journal of Political Science*, *Perspectives on Politics*, *Political Behavior*, *Political Science Quarterly*, and *Urban Affairs Review*. Her research has been supported by grants from the National Science Foundation, Russell Sage Foundation, Rockefeller Foundation, The Boston Foundation, and Community Solutions.

JUDI BARRETT

Owner & Managing Principal, Barrett Planning Group

Judi Barrett is the founding principal and managing director of Barrett Planning Group LLC. She brings 33 years of planning and community development experience as a consultant and community and economic development professional with state and local government. Judi has devoted her career to building the capacity of cities and towns to solve difficult public policy questions and to develop effective leadership and advocacy skills. She has prepared and managed a variety of projects for public and private clients, including comprehensive and strategic plans, zoning revisions, housing studies, and more. She is well known for her work in affordable and fair housing policy and inclusionary zoning. A frequent panelist at regional and national conferences and a guest lecturer for planning programs, Judi is also a technical assistance resource and trainer for city and town officials and non-profit boards.

LIZBETH HEYER

Vice President, 2Life Communities

For Lizbeth, ensuring everyone has a safe, affordable home is her life's work. She has more than 35 years of nonprofit and public sector experience in affordable housing development, planning, policy, and advocacy. Since joining us in 2014, Lizbeth has led our growth and innovation initiatives, developing and modernizing more than 1,000 subsidized apartments; launching Opus, our new middle-market product; and integrating healthcare programs and financing with 2Life's housing strategy.

Prior to joining 2Life, Lizbeth served as Associate Director of Public Housing and Rental Assistance for the Massachusetts Department of Housing and Community Development. There, she led initiatives to preserve **and reform the state's public housing system, expand the state's rental voucher program, and create the HomeBASE program that provided housing for more than 6,000 homeless families.** Early in her career, Lizbeth worked as a community organizer leading local, state, and national efforts to preserve expiring-use subsidized housing. **She has a master's degree in urban planning from MIT and she serves as the Chair of the Newton Housing Partnership and as a member of the Policy and Leadership Council for the Citizens Housing and Planning Association.**

SPEAKERS AND PANELISTS

JUNE 15, 2023 – DEVENS, MA

RIEKO HAYASHI

Local Initiative Program Director, Executive Office of Housing & Livable Communities

Rieko Hayashi is the Director for the Local Initiative Program (LIP) at Executive Office of Housing & Livable Communities (EOHLC), overseeing the approval of LIP 40B, Local Action Units and Homeownership Program (HOP) and resales. Previously she has worked in the nonprofit, municipal and private sector in the Housing and Planning field. She is a lifelong Massachusetts residence and graduated with a Bachelors from Columbia University and Masters in Urban Planning from the Massachusetts Institute of Technology.

ALY SABATINO

Local Action Units Coordinator, Executive Office of Housing & Livable Communities

Aly Sabatino is the Local Action Unit (LAU) Coordinator at DHCD and focuses on reviewing LAU applications as well as affordable unit resales. Prior to her time at DHCD she has over ten years of experience as a Town Planner, with her most recent experience being with the Town of Chatham where she helped to create and build community support around affordable housing initiatives.

ELIZABETH RUST

Director, Regional Housing Services Office

Since 2006, Liz has been assisting MetroWest communities and their residents with all aspects of affordable housing, from helping people find housing, to supporting municipalities in creating and managing affordable housing in their communities. Liz led the establishment of and continues to direct the innovative Regional Housing Services Office, an inter-municipal collaborative between Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Sudbury, Wayland and Weston.

Liz is also an approved lottery and monitoring agent helping households find affordable housing. This includes administering housing lotteries for both ownership and rental projects, qualifying applicants for income eligibility, and performing resale agent services, assisting hundreds of households move into affordable housing, working with all affordable housing programs. Additionally, Elizabeth assists other municipalities in affordable housing planning and monitoring efforts as an independent contractor. Prior to her housing work, Liz was an information technology manager in the financial services industry.

MAURA CAMOSSE TSONGAS

Principal, Stone Soup Collaborative

Stone Soup Collaborative LLC was founded in 2018 to provide real estate development consulting and training within the affordable housing development field. Stone Soup has a focus on mixed-income residential and mixed-use projects in urban, suburban and rural areas. Maura Camosse Tsongas is the principal consultant and also focuses on supportive housing and the ways that local services and property management can enhance housing developments.

Maura enjoys working with organizations from the early feasibility stages through design development, financing and to lease up and occupancy. She began her new venture with 15 years of community development and real estate development experience throughout Massachusetts. During that time, Maura has contributed to the permitting and execution of almost 1,000 housing units from a 9-unit project in Harvard, MA to a 103-unit mixed-use project in Cambridge and everything in between.

SPEAKERS AND PANELISTS

JUNE 15, 2023 – DEVENS, MA

LORI MASSA

Senior Planner, City of Melrose

Lori Massa, AICP, is a Senior Planner with the City of Melrose. She has worked as a municipal planner for the past 16 years in the cities of Somerville and Melrose. Lori has worked on the permitting of residential developments of all sizes and the regulations and monitoring of inclusionary housing units. She is a North Suburban Consortium Board Member, which is a group of eight communities that collectively apply for and administer federal HOME funds. Lori graduated from Bates College and has a Masters degree in City Planning from the University of Pennsylvania.

JULIE CREAMER

Senior Vice President of Acquisitions, Preservation of Affordable Housing

Julie is POAH's Senior Vice President of Acquisitions. She focuses on project acquisition and redevelopment, including predevelopment assessment and budgeting, preconstruction analysis and programming, financial and project oversight. Previously she worked in POAH's development department overseeing major renovations throughout the portfolio.

Before coming to POAH, Julie worked for Corcoran Jennison Companies as a project manager assigned to several mixed-income, ground up development projects. Before returning to graduate school, she worked as a sales manager and engineer in the HVAC design and construction field.

Julie is a graduate of Case Western Reserve University with a degree in mechanical engineering, and earned a Master's of Science degree in Real Estate Finance and Development from the Massachusetts Institute of Technology.

TOM CALLAHAN

Milton Housing Committee, Town of Milton

Tom began as Executive Director of the Partnership for Financial Equity (formerly Massachusetts Community & Banking Council) in January 2022 after serving on its Board of Directors for over 30 years.

Tom was previously executive director at the Massachusetts Affordable Housing Alliance since 1991. MAHA's signature achievement has been the negotiation, creation, and expansion of the ONE Mortgage program which resulted from the 1989 Federal Reserve Bank of Boston study on racial disparities in mortgage lending.

Tom serves on the board of the Massachusetts Property Insurance Underwriting Association (Fair Plan) and is a member of the Milton Community Preservation Committee and Milton Affordable Housing Trust Fund. He also is the chairperson of the steering committee of the statewide Community Preservation Coalition.

Tom is a native of North Adams, MA and a 1982 graduate of Fairfield University.

ALEX TRAIN

Director of Housing & Community Development, City of Chelsea

Alexander Train, AICP serves as the Director for the City of Chelsea's Department of Housing and Community Development (H+CD). He oversees the Department's comprehensive community resilience and development agenda, spanning the focal areas of anti-displacement and housing, economic and workforce development, climate resilience, social infrastructure, community development, and physical and digital infrastructure. In partnership with local community leaders, he's worked at the helm of the City COVID-19 response and presently leads recovery efforts on behalf of the City. He sits on numerous boards, commissions, and community coalitions for public and private organizations. Born in Boston, Massachusetts, Alex holds a Masters of Regional Planning from the Department of Landscape Architecture and Regional Planning at UMass Amherst, as well as a bachelor's in history from Suffolk University. Outside of work, he spends his time reading, gardening, and supporting animal rights and environmental justice causes, while residing in Chelsea.

MHP Resources

Housing Toolbox

The Housing Toolbox website is designed to be a one-stop resource for local boards, committees, planners, municipal staff and volunteers. Developed by MHP and the Citizens' Housing and Planning Association, the website explains how to create and execute an effective affordable housing strategy. The website has a section on each step of the housing development process from beginning to end. The site also has a resource section and users can find recordings of past workshops and conferences. www.housingtoolbox.org.

Residency (NEW!)

It is an interactive web tool that recalibrates how we view housing density in Massachusetts. Available to everyone as of Feb. 16, 2023, the web tool features a user-friendly map platform that allows you to explore and analyze housing unit counts and residential density for any location in Massachusetts. Residency is built using a unique methodology developed by MHP's Center for Housing Data to estimate the number of homes at the parcel and lot level. www.mhp.net/residency.

Datatown

DataTown is the Center for Housing Data's new interactive website. DataTown compiles community-level information for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts that are easy to understand, print out and bring to a community discussion. Graphics that compare communities can be created as well. DataTown allows users to download the underlying data as well. www.mhp.net/data.

TODex

MHP's Center for Housing Data has developed a new methodology for estimating the number of homes at the parcel/lot level. This new method employs multiple data sets in order to create a consistent, accurate, and comparable metric that can be used to compare housing patterns across municipal borders. It's short for Transit-Oriented Development Explorer and a user-friendly tool that allows you to review densities at all 261 Greater Boston transit stations and picture the great opportunity we have to build more housing and reduce traffic congestion. www.mhp.net/todex.



MHP Recorded Webinars, Conferences and Trainings

Date	Training Title	Link
2020 Western Mass Housing Conference		
9/22/2020	Week 1 -- Zoning for Housing Diversity in Small Towns	https://www.youtube.com/watch?v=hnqpM_om_60
9/29/2020	Week 2 -- Playbook for Building Community Support	https://www.youtube.com/watch?v=Q1TLRpBEc-s
10/7/2020	Week 3 -- Pathways to Homeownership	https://www.youtube.com/watch?v=2SVaoXshS9Q
10/15/2020	Homeless	https://www.youtube.com/watch?v=4S4aluDI0Io
10/21/2020	Week 5 -- Bringing Affordable Senior Housing to Small and Rural Communities	https://www.youtube.com/watch?v=StHIT5t0Vf8
11/5/2020	Week 6 -- Distressed and Abandoned Properties	https://www.youtube.com/watch?v=00I60nZFNSE
11/10/2020	Week 7 -- Using CDBG for Housing Rehab	https://www.youtube.com/watch?v=DJn_bbeLEJ8
2020 Affordable Housing Trust + CPA Conference		
12/9/2020	Part 1: Overview of Trusts and Working with CPCs	https://www.youtube.com/watch?v=N8T4ztnOWZQ
12/16/2020	Part 2: Affordable Housing Nuts & Bolts	https://www.youtube.com/watch?v=XmMtKAQVpUY
1/27/2021	Part 3: What does a development pro forma look like?	https://www.youtube.com/watch?v=7EK3XMhLSF4
2/3/2021	Part 4: How are communities supporting the development of affordable housing?	https://www.youtube.com/watch?v=hO7JOFGc3uc
2/24/2021	LIP Workshop	https://www.youtube.com/watch?v=qvFUixhL_CI
4/14/2021	Shared Housing Services Office Workshop	https://www.youtube.com/watch?v=_V9rcDgc_Lk
4/21/2021	40B Workshop	https://www.youtube.com/watch?v=cbQKqYjRIO4
2021 Housing Institute		
6/3/2021	Day 1: Eliminating barriers, creating inclusive communities	https://www.youtube.com/watch?v=Rfgh1k8urs8
6/10/2021	Day 2: Ending segregation, fixing zoning	https://www.youtube.com/watch?v=1NLTRoaGwvo
6/17/2021	Day 3: Create complete neighborhoods	https://www.youtube.com/watch?v=hshmlTgJihE
2021 Housing Institute for Gateway Cities		
10/28/2021	Day 1: Housing Production Tools	https://www.youtube.com/watch?v=aVntIA2u5UA
11/4/2021	Day 2: Create Opportunity with Local Assets	https://www.youtube.com/watch?v=bU_am4ezino
11/9/2021	Day 3: Unlocking Local Potential	https://www.youtube.com/watch?v=-mRqvJT-Qg
2022 Affordable Housing Trust + CPA Conference		
3/9/2022	Session 1 - Lotteries, marketing and monitoring: The ins and outs of supporting local affordable housing development	https://www.youtube.com/watch?v=KWsAY-9WLuo
3/16/2022	Session 2: Building your housing infrastructure: Helping multiple housing entities work collaboratively	https://www.youtube.com/watch?v=sVho6Nq4Zuc
3/23/2022	Session 3: Bonding CPA funds to support affordable housing	https://www.youtube.com/watch?v=8L6TbDk7sJ8
3/30/2022	Session 4: Municipal Affordable Housing Trust Fund 101	https://www.youtube.com/watch?v=1pCkbN2-eCs
2022 Housing Institute		
6/7/2022	Day 1: Understanding Intersections of Housing, Health, and the Environment	https://www.youtube.com/watch?v=jqJcDhD3zv8
6/8/2022	Day 2: Building Homes, Infrastructure and Community Engagement	https://www.youtube.com/watch?v=quMRCFQxSjU
2022 MBTA Community Webinar Series		
9/21/2022	Session 1: The Case for Complete Neighborhoods	https://www.youtube.com/watch?v=GSIKrwZoMjE
9/28/2022	Session 2: Water and Wastewater Basics for MBTA Communities	https://www.youtube.com/watch?v=MtVvHwC9jOs
10/5/2022	Session 3: Complete Streets and Neighborhoods for MBTA Communities	https://www.youtube.com/watch?v=eLOMMG-5rMc
10/12/2022	Session 4: Encouraging Family-Friendly Housing in MBTA Districts	https://www.youtube.com/watch?v=5QK0u6Nwr9M
10/19/2022	Session 5: Getting Started for MBTA Communities	https://www.youtube.com/watch?v=hK5LcYtZvkl
10/26/2022	Session 6: Exploring Housing at Different Densities	https://www.youtube.com/watch?v=4sgx_D5NtMo
11/2/2022	Session 7: Siting Your District for Adjacent Communities	https://www.youtube.com/watch?v=tt0jVt326WY
11/9/2022	Session 8: Making the Case for Affordable Housing: Local Engagement and Narrative Change	https://www.youtube.com/watch?v=N2HP-opPdlw
11/16/2022	Session 9: Site Plan Review	https://www.youtube.com/watch?v=QNrRISUVZ3E
11/30/2022	Session 10: Including Affordability in Your MBTA District	https://www.youtube.com/watch?v=zcGNN18HqW8

Day One Slides

June 14, 2023





Beyond the Usual Suspects

Eliminating Barriers to Participation
for Community Engagement

Lily Linke, *MBTA Communities Engagement Manager*
Citizens' Housing and Planning Association

Agenda

- Introduction to CHAPA and the Municipal Engagement Initiative (MEI)
- Neighborhood Defenders: Representation in Community Meetings
- What are the barriers to more inclusive participation?
- How do we address them?
- Chelsea Case Study
- Overview of Best Practices
- Q+A, Discussion

About CHAPA

CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals, and to foster diverse and sustainable communities through planning and community development.

What Does CHAPA Do?




Advocate for
Opportunity



Expand Access
to Housing



Develop the
Field



**Massachusetts should
always be a place where our
communities nourish us
and help us grow.**

**Right now, housing is the
single best investment every
community across the state
can make to secure the
future we all want and
deserve.**

A diverse mix of homes in every part of Massachusetts plants the seeds of our long-term success:

- Protects our environment
- Improves our overall health
- Improves the quality of our childrens' education
- Strengthens our economy
- Builds wealth for everyone



Municipal Engagement Initiative

Local support can make or break new housing development. Yet many communities in Massachusetts lack a strong pro-housing advocacy group.

Founded in 2018, MEI works with residents on the ground to change the conversation and support existing local efforts in favor of more affordable housing.

Each city or town has its unique housing challenges, so we focus on bringing together big tent coalitions to support affordable housing production.



Big Tent Coalition Building Model

MUNICIPAL STAFF
ELECTED OFFICIALS
HOUSING ADVOCATES
DEVELOPERS
LOCAL BUSINESSES
CIVIC GROUPS
SERVICE PROVIDERS

HOUSES OF WORSHIP
ENVIRONMENTAL GROUPS
TRANSIT ADVOCATES
RENTERS
HOMEOWNERS
CULTURAL GROUPS
RACIAL JUSTICE ADVOCATES

... AND ANYONE WHO BELIEVES THAT ALL PEOPLE
DESERVE SAFE, AFFORDABLE, ACCESSIBLE HOUSING!

Neighborhood Defenders

Representation in Community Meetings

Neighborhood Defenders

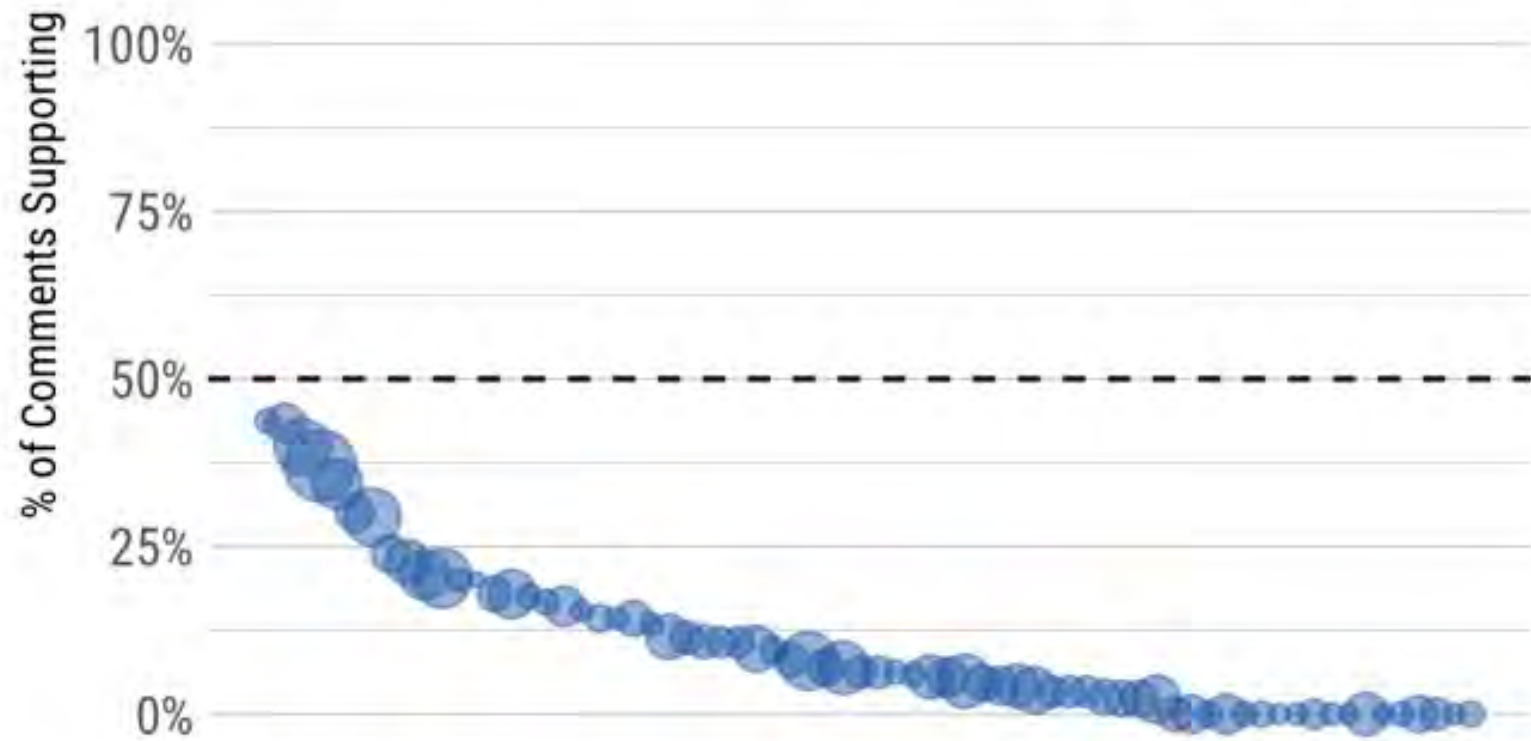
Research by Katherine Einstein, David Glick and Maxwell Palmer

- Observed 1000s of hours of public meetings on housing in MA
- Attendees do not represent the community as a whole
- Overwhelmingly older, white, male homeowners there to oppose new developments
- Trends persist in both high and low-cost cities
- Opposition in wealthier neighborhoods pushes development into lower-income neighborhoods, exacerbating gentrification and displacement
- housingpolitics.com

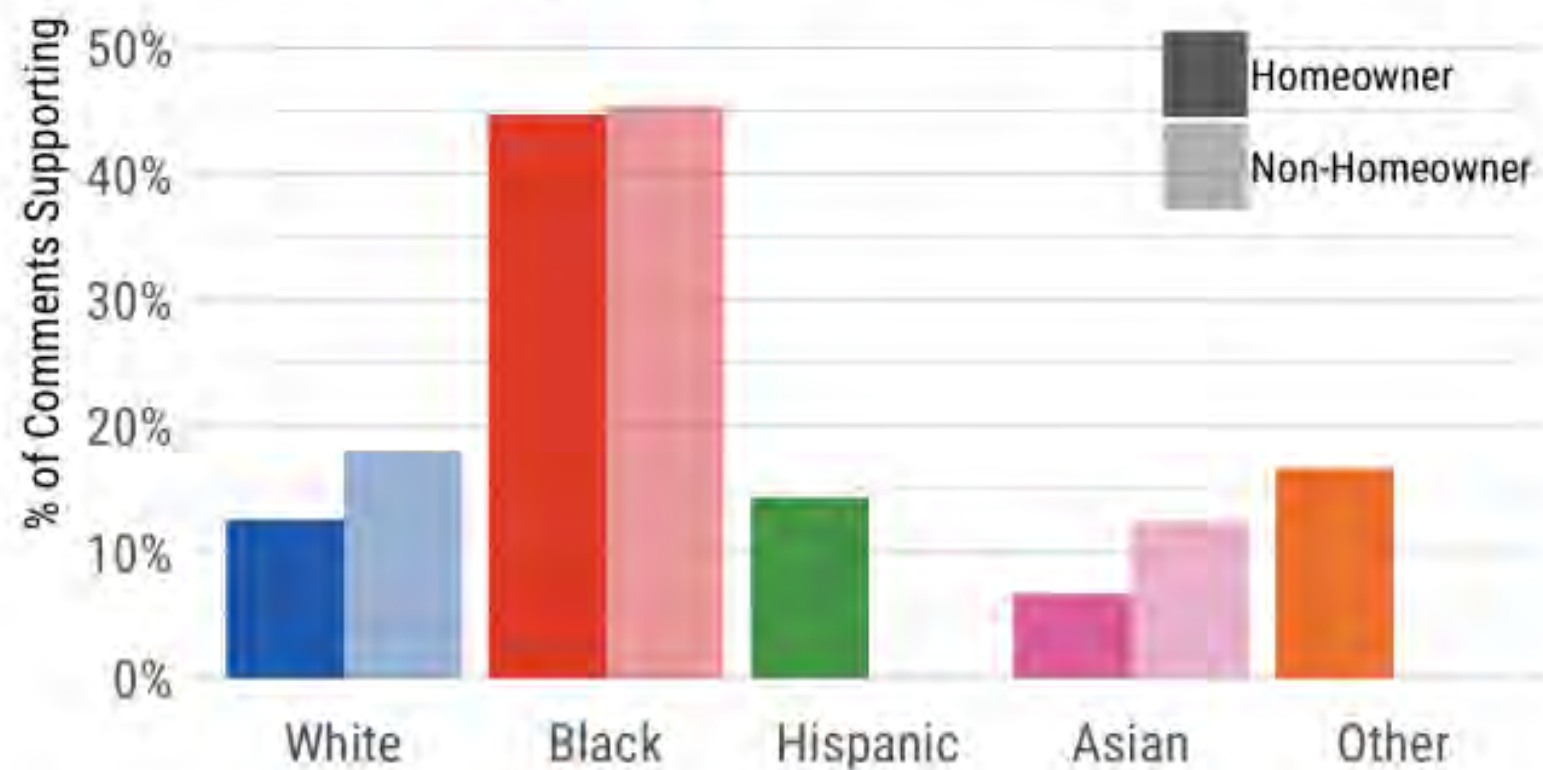
Differences Between Commenters & Voters

	Commenters	Voters	Diff.
Women	43.3%	51.3%	-8.0%
Whites	95.0%	86.7%	+8.2%
Age > 50	75.0%	52.6%	+22.4%
Homeowners	73.4%	45.6%	+27.8%

Majorities Oppose Multifamily Housing in Every Town



Differences in Support by Race and Homeownership



**What are the barriers to more
inclusive participation?**

Barriers to Participation

It is often the people who would benefit most from new housing that are unable to participate in these meetings. Barriers to more representative participation may include:

- Time - work and family commitments
- Insufficient outreach
- Bureaucratic gatekeeping
- Language barriers
- Sense of efficacy
- Harassment
- May not currently live in town but wish to move there

Identifying Stakeholders

Who is going to be most impacted by this? Who have you struggled to engage in the past? Reach beyond the usual suspects!

- Renters
- People of Color
- Young people
- Parents of young children
- People with disabilities
- People with low or no incomes
- Undocumented residents
- Non-English speaking residents
- Residents of Public + Affordable Housing



Eliminating Barriers: Outreach + Communications

- Created **dedicated project web pages**, where residents can check for updates
- Utilize a **variety of media** to inform residents: project web pages on the town website, social media, cable access, local papers, flyers
- Strategic outreach to **known advocacy groups**
- Lean on **trusted organizations** with deep community ties: faith groups, civic groups, cultural groups, social service organizations

Eliminating Barriers: Outreach + Communications

- **Meet people where they are:** table or flyer at community events, such as farmer's markets, festivals, Little League games, etc
- **Translate materials** into most commonly spoken languages
- Keep your language **concise and use visuals**
- Create a **mailing list** for people interested in this particular issue
- Include a **QR code** where people can register and/or sign up for the mailing list

Eliminating Barriers: Meeting Design

- Offer **multiple sessions** on different days of the week and different times of day
- Be thoughtful about the **location**, is it going to be inviting?
 - For example: holding a meeting at the library or an elementary school rather than a Police Station
 - Is the location easy to access without a car?
 - Provide signage so folks can easily find the room
- Does a **virtual or hybrid** option make sense?
- Again, **meet people where they are**: public feedback can be gathered more “informally” at community events through visioning exercises, interactive mapping activities, brief surveys, and most importantly - conversation!

Eliminating Barriers: Meeting Design

- **Provide resources** that enable broader, more equitable participation
 - Food - critical for those who need it, beneficial for those who don't
 - Childcare - extremely important for parents
 - Translation + interpretation - enables participation from non-English speaking residents
 - Stipends for participation - modest gift cards can make a big difference
- **Set the stage for success**
 - Fact sheets to make sure everyone is informed
 - Provide clear explanation about the process - What is the meeting about?
What are the goals?
 - Create a Code of Conduct or a set of Group Agreements

Example Fact Sheets



WHAT IS "AFFORDABLE HOUSING"?

Housing is considered affordable when the household spends **no more than 30%** of their gross income on housing costs, which include rent/mortgage, insurance, and utilities.

IN (TOWN) ...

X in X renters and **X in X** homeowners can not afford their housing costs

(Source: DataTown, "Are households in your community struggling with affordability?")

WHAT IS AFFORDABLE FOR (TOWN) RESIDENTS?

FIRST YEAR PUBLIC SCHOOL TEACHER

Salary: \$(X) per year

Can afford to pay: \$(X)

(INCLUDE SOURCE)

JOB AT LOCAL BUSINESS

Salary: \$(X)/hr or ~\$(X) per year

Can afford to pay: \$(X)

(INCLUDE SOURCE)

DUNKIN' DONUTS CASHIER

Salary: \$(X)/hr or ~\$(X) per year

Can afford to pay: \$(X)

(INCLUDE SOURCE)



#3 Accessory Dwelling Units (ADUs)

<https://ma-smartgrowth.org/wp-content/uploads/2019/01/ADU-MSGA-Pioneer-aper-2018.pdf>

Secondary apartment on a property that can be rented out.

Benefits:

- Additional housing units without changing scale
- Rental income
- More affordable
- Easy to increase housing

Some best practices:

- Don't require special permission
- Allow on as many lots as feasible
- Allow detached ADUs
- Minimize parking requirements



Unidades de vivienda accesoria (UVA)

<https://ma-smartgrowth.org/wp-content/uploads/2019/01/ADU-MSGA-Pioneer-aper-2018.pdf>

El apartamento secundario en una propiedad que puede estar alquilado

Beneficios:

- Unidades de vivienda adicionales sin cambiar la escala
- Ingreso de renta
- Más asequible
- Fácil de aumentar vivienda

Algunas de las mejores prácticas:

- No requerir la permisión especial
- Permitir tantos lotes como sea posible
- Permitir las unidades accesorias separadas
- Minimizar los requisitos de aparcamiento

School Capacity



Answers provided by School Administration and Housing Production Plan research

What is the current budget per pupil?

The FY22 budget per pupil cost is \$15,978.



What is our school capacity?

School capacity is typically viewed as a constraint in communities where enrollment is near or over capacity. This is not the case in Foxborough.

Overall, the total number of Foxborough students, including those in both charter schools and public schools, *decreased* by 7.1%, or 204 students, from 2012-13 to 2019-20.



Will schools have to expand to accommodate new students?

School enrollment in most communities is driven by turnover in the existing housing stock, and it follows demographic trends. Foxborough should consider this school enrollment issue apart from the issue of housing, and particularly apart from housing development, which is only loosely related to enrollment.

Suggested Group Agreements

- Be fully present (if in person, no screens or if virtual, turn camera on)
- Use “I” statements
- Take Space, Make Space
- Avoid jargon, explain acronyms
- Share the lesson, not the story
- Assume good intent
- No one knows everything, together we know a lot
- Think outside the box, and dream big!

Setting Clear Ground Rules

- Set these ground rules at the very beginning - read them aloud and post them physically or virtually so you can refer back to them
- What is this meeting about? What is the agenda? What are the goals?
- These meetings are almost always part of a larger process - where are you in that process and what comes next?
- Who is facilitating and why? What is the relationship between those running the meeting and the project/policy/initiative that is being discussed?
- Manage expectations
 - Will there be time for questions? Public comment?
- Acknowledge tensions that may already exist going into the meeting
- Refer back to these ground rules if they are violated or need to be clarified

Role of Fair Housing

- Be sure you know the **protected classes in Massachusetts**
 - Race
 - Color
 - National Origin
 - Religion
 - Sex
 - Familial Status
 - Disability
 - Source of Income (i.e. Section 8 voucher)
 - Sexual Orientation
 - Gender Identity
 - Age
 - Veteran or Active Military Status
 - Marital Status

Role of Fair Housing

- Are the potential impacts on protected classes being discussed and given their due consideration?
- Are you creating an environment where people who fall under a protected class would feel comfortable speaking?
- Ensure that decisions being made at meetings are not guided by discrimination
 - This will often take the form of coded language about schools, home values, crime and safety, or referring to existing public or deed-restricted affordable housing as an example of the “worst case scenario”
- Be prepared to respond if these kinds of comments are made
- When overt discriminatory comments are made, they need to be addressed outright

How do I respond?

For more “covert” comments ...

- Ask for further clarification
- Do not repeat the discriminatory statement
- Find something within the statement you can agree with as a “bridge”, then refocus to the conversation at hand
- For example: “I don’t want affordable housing next to me because it’s going to bring crime to the neighborhood”
 - “I agree that public safety is a top priority, and everyone deserves to live in a home where they feel safe. Providing stable housing for those struggling with housing affordability is a critical step to improve public health and safety for everyone”
- Take note and be sure to follow up on this misinformation in future communications

How do I respond?

For more “overt” comments, such as slurs, hate speech, stereotyping, harassment ...

- Address the comment directly
- This type of speech is not acceptable and will not be tolerated
- Have a plan for how you might handle situations if they escalate
 - Assigning a “de-escalator” who is comfortable in that role is generally recommended
- Don’t just brush over it and move on, take a moment to acknowledge what has happened and what impact it may have had
- Give people the chance to speak on how it affected them
- Touch base privately afterwards with anyone who may have been affected, this is a critical moment to repair
- If we don’t take the time to do this, we will likely never see them attend a meeting again

Event Formats + Equity Implications

Open Public Meetings

Benefits:

- Broader reach
- Disseminate information widely
- Get direct feedback
- Transparency, building trust
- Can be less intensive to plan
- Generally preferred by older adults

Challenges:

- Public hearings can be nerve-wracking for people who are new to advocacy
- Many barriers to attendance - time, transportation, bureaucracy
- No way to know who will show up
- Can be difficult to contain if things get rowdy



Panels, Forums + Webinars

Benefits:

- Important tool for educating the public and bringing in new participants
- Having outside experts can create a little space for planning staff
- Event can be recorded and posted on webpage for future use

Challenges:

- Depending on the topic, panelist + format, may fail to reach beyond the usual suspects
- Can be more intensive to plan
- Live interpretation is more difficult



Interactive Events

Benefits:

- Soliciting direct community input on specific questions and concerns
- Community building amongst residents
- Trust building between municipality and residents
- Hands on activities are important educational tool

Challenges:

- More time intensive for staff
 - Requires more staff to be present to set up, facilitate activities, etc
- More costly, particularly if you want to provide food, childcare, etc



Focus Groups

Benefits:

- Provides opportunity for intentional outreach towards impacted groups
- Create affinity groups
- Safe space for marginalized people who may feel uncomfortable in a large public meeting

Challenges:

- Resident concerns around transparency
- Potential for unintended bureaucratic gatekeeping
- Time intensive for both staff and participants



Surveys

Benefits:

- Enables broader engagement
- Easy to disseminate
- Folks can participate on their own time
- Less time intensive for residents
- Solicit feedback on specific proposals
- Translation is simpler

Challenges:

- Fixed menu of options, difficult for residents to express more nuanced ideas or personal experiences
- No guarantee it will be representative of the community



The image shows a screenshot of a survey page. At the top, there is a blue header with the text "MBTA COMMUNITIES" in large, bold, yellow-green letters, and "ZONING FOR MULTIFAMILY HOUSING IN ARLINGTON" in smaller white letters below it. To the right of the text is the official seal of the Commonwealth of Massachusetts. Below the header is a yellow-green bar with the title "Community Visioning for Future Multifamily Housing" in dark blue text. The main content area has a light blue background and contains three paragraphs of text. The first paragraph states that the state has mandated that Arlington, along with 174 other communities in eastern Massachusetts with access to MBTA service, create a district or districts where multifamily housing is allowed by right. The second paragraph explains that over the next year, the Town, through the MBTA Communities Working Group, will be leading a planning and engagement process to determine the location and details of Arlington's district(s). The third paragraph asks for input on amenities, features, and locations to be avoided for multifamily housing.

MBTA COMMUNITIES
ZONING FOR MULTIFAMILY HOUSING IN ARLINGTON

Community Visioning for Future Multifamily Housing

The state has mandated that Arlington, along with 174 other communities in eastern Massachusetts with access to MBTA service, create a district or districts where multifamily housing is allowed by right. This is consistent with goals in the Master Plan, Housing Production Plan, Fair Housing Action Plan, Connect Arlington, Net Zero Action Plan, which all recommend amending zoning to encourage multifamily housing in areas of the town.

Over the next year the Town, through the [MBTA Communities Working Group](#), will be leading a planning and engagement process to determine the location and details of Arlington's district(s). The result will be a zoning amendment presented to Special Town Meeting in the fall of 2023.

To kick this off, we need to know about your vision for multifamily housing in Arlington: what amenities and features should be within neighborhoods where multifamily housing is encouraged? What other aspects of housing development should be prioritized? Are there any locations that should be avoided?

Selecting the Format- Virtual Meetings

Benefits:

- Easier for some people to attend, such as parents of young children
- Will increase participation for some (but not necessarily new people)
- Can provide live translation through Zoom
- Options for deaf/hard of hearing and visually impaired participants (though they can be tricky to use, so do a practice run first)

Challenges:

- Less accessible for many older adults
- Not accessible for people without internet access (15% in MA)

Selecting the Format- In Person

Benefits:

- Opportunity for community connection and trust building
- Often preferred by older adults
- Can utilize existing spaces (City/Town hall, Senior Center, Library, etc) at no cost
- More interactive, can be more creative with meeting design and structure

Challenges:

- Health concerns, particularly for immunocompromised people
- Less accessible for people with young children, people without cars
- Live translation, closed captioning require special equipment

Selecting the Format- Hybrid

Benefits:

- Able to serve larger group in one event

Challenges:

- Most time intensive of all the options
- Needs much more equipment, and multiple staff members operating simultaneous slide decks, mics, etc
- Challenging to coordinate if offering interpretation
- Generally difficult for those joining virtually to meaningfully participate
- Strongly recommend doing two separate events - one in person and one virtual

Check out MAPC's Hybrid Engagement Hub: mapc.org/resource-library/hybrid-engagement/

Chelsea Case Study

Session Planning

Collaboration with:

- Citizens' Housing and Planning Association (CHAPA)
- City of Chelsea
- GreenRoots
- The Neighborhood Developers
- La Collaborativa

Goals:

- Educate the public on zoning
- Bring new voices into the conversation
- Create new zoning proposal that is equity-driven

Session Planning

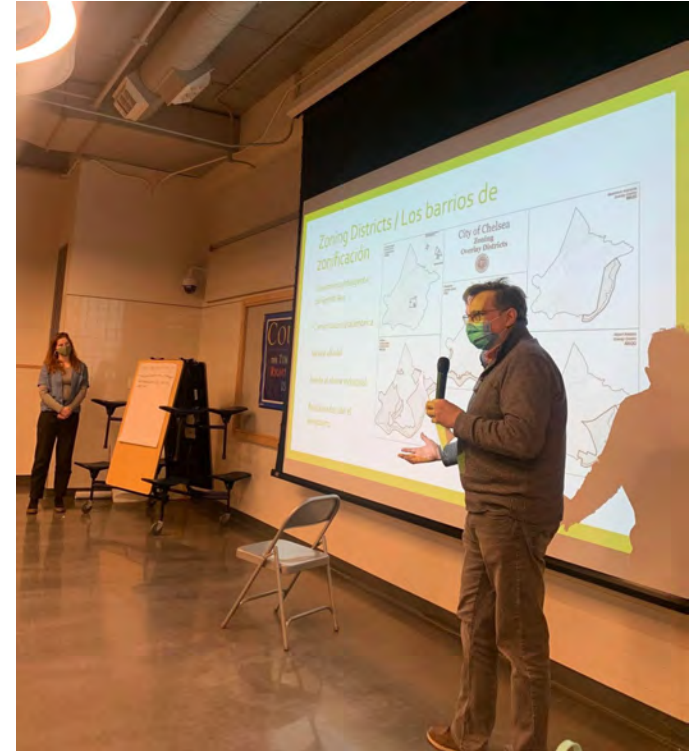
Eliminating Barriers to Participation:

- Sessions held at night at local middle school
- Full meal provided
- On-site child care
- Interpretation
- Bilingual facilitators
- \$50 stipend
- Bilingual reminder texts and emails (let people self-select)

Each session had 80+ participants with majority of participants attending multiple or even all four sessions

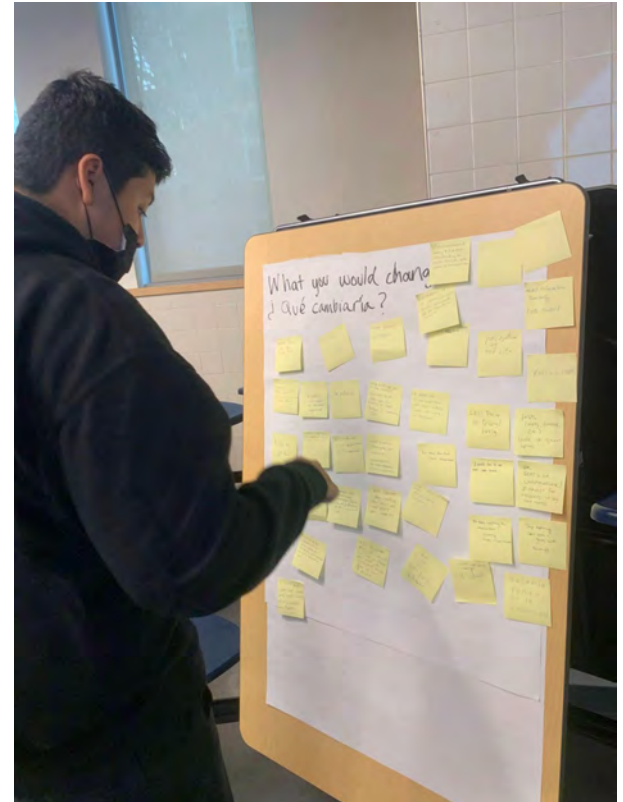
Session One: Zoning 101

- Overview of the goals of this workshop series
- Presentation on history of zoning in Chelsea and more broadly
- Discussion of key historical events and how they have impacted housing in Chelsea today (migration, fires, redlining, receivership)
- Explanation of Chelsea's current zoning
- Small group discussions of how these decisions have impacted people's lives
- Feedback forms were handed out at every session
- Questions from these forms were addressed at future sessions
- Contact information was collected for future outreach



Session Two: Zoning Policy Solutions

- Presentation on what zoning can and can't accomplish (expectation setting around outcomes)
- Explored solutions such as Boston's Affirmatively Furthering Fair Housing (AFFH), Cambridge's Affordable Housing Overlay Zoning, Accessory Dwelling Units (ADUs), and Parking Relief
- Small group discussions on what people love about Chelsea, what they would like to see change, and their thoughts on the policies above
- Sticky boards enabled direct feedback to prompts
- Bilingual facilitators took detailed notes



Session Three: Zoning Game

- Interactive game led by The Neighborhood Developers
- Small groups were given a real parcel in the City to build whatever they wanted using legos (different colors represent commercial, residential, open space, parking)
- Participants were encouraged to dream big, and build whatever they wanted with no limits
- Each group shared their design and explained their choices
- Groups were then given the existing zoning rules for that parcel and had to build a new structure within those limitations
- Groups discussed how the zoning limited them and what they want to see instead



Session Four: What do you want to see?

- Participants were split into small groups and given a stack of images of existing homes, commercial buildings, parks, etc in Chelsea
- Participants sorted these images into “yes” and “no” piles for what they want to see more or less of in the City
- Groups discussed why they liked or disliked various pictures
- Bilingual facilitators led small group discussions on the built environment and what zoning and/or other policies are needed to make participants’ dreams possible (affordability, family-sized homes, green space, parking, etc)
- City staff shared next steps, and explained how all of this information would be incorporated into the final zoning



Key Takeaways

- Partnering with trusted local community organizations was critical for getting the kind of turn out we did, both in terms of the numbers and the diversity of participants - 80% of attendees were non-English speaking
- Creative, hands on activities combined with small group discussions with bilingual facilitators enabled a deeper level of participation and trust-building
- People will often come to these meetings wanting to talk about something else. While we need to keep the meeting on track, take the time to speak with them one on one to really hear them out. This is an important part of trust building.
- People understand what they want to see in their community, they just don't have the technical language to describe it. Visuals are key to bridging that gap.

Key Takeaways

- These kinds of events can be time-intensive to set up, give yourself at least 90 minutes
- Create a “run of show” so everyone knows what they’re doing and when
- Set up the child care (ideally) within view but far enough away to not be a distraction - if it’s possible to actually involve the kids, even better!
- Feedback forms are extremely helpful for gauging the success of the event, collecting contact information, and addressing unanswered questions in future events
- Provide the stipends at the end of the evening to incentivize attendees to stay for the entire event (2 hrs each)
- Truly equitable community engagement is time consuming and often expensive but it’s a critical investment for truly equitable planning

In Conclusion

- Understand your community context - Who are the usual suspects? Who is missing? Who will be most impacted?
- Build partnerships with trusted community organizations
- Learn *from* and *with* underrepresented communities, not just *about* them
- Meet people where they are
- Make no assumptions about what people do or don't know
- Set yourself up for success by setting clear expectations
- Provide resources that make participation not just possible, but easy - and even fun!
- Get creative! Think beyond traditional public meetings
- Remember this is a practice

Questions?

Discussion

Discussion

- What challenges have you encountered in pursuing more equitable community engagement?
- Where have you had success?
- Community engagement is time consuming, and many municipalities are severely understaffed. What have you found to be the most impactful changes to your engagement approach (aka biggest bang for your buck)?
- What is one thing you can do right away to make your community engagement processes more inclusive?
- Are you working on any projects right now where you could utilize these approaches?



Thank you!

Lily Linke
MBTA Communities Engagement Manager
llinke@chapa.org

COMPLETE  **NEIGHBORHOODS INITIATIVE**



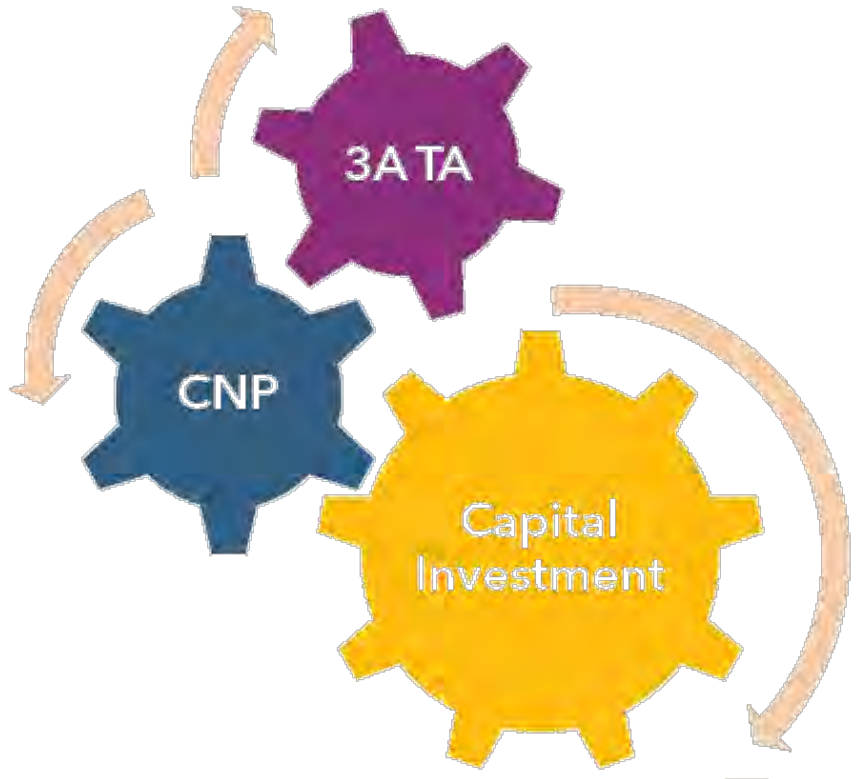
PROGRAM UPDATE

16th Annual Housing Institute

June 14th, 2023



Complete Neighborhoods Initiative



What is a Complete Neighborhood?



Program Goals

1. Increase economic opportunity for disadvantaged populations
2. Create inclusive neighborhoods
3. Create dense, compact, connected neighborhoods
4. Reduce auto-dependency



The **Complete Neighborhoods Partnership** works with communities to identify and implement strategies to accelerate public and private investments in affordable housing near transit and mobility hubs.

Community capacity building

Planning

- District and master planning
- Land use and zoning analysis
- Policy development
- Design guidelines development

Inclusive & equitable growth

Community Engagement

- Community visioning
- Training
- Public meeting support
- Place activation

Readiness for investment

Predevelopment

- Site due diligence
- RFP assistance
- Architectural test fits (private)
- Feasibility studies

Implementation

Financial

- Pro forma analysis
- Market analysis
- Cost estimates

What is your recipe for success?



11

Communities

12

Service
Providers

13

Projects in
progress or
scoping

8

Planning/
Zoning

5

Predevelopment/
Feasibility

77%

Round One
Program budget
committed

\$49,000

Average project budget



WEST CHELSEA



West Chelsea

Barrett Planning Group

- MBTA Zoning Compliance
- Expansion of Transit-Oriented Development Overlay District
- Amend Urban Renewal Plan





FRANKLIN

CAMPELLO

SUNSET CAFE

TEN ISLANDS BOUTIQUE

US POSTAL SERVICE

Brockton Campello

Studio Luz Architects

Innes Associates

RKG Associates

- Campello Neighborhood Masterplan
- MBTA Zoning Compliance
- Urban Renewal Plan
- Form-Based Code development
- District Improvement Financing

Personal Voice
Please tell us your thoughts.

What land uses would you like to see here?



MAIN ST CORRIDOR • MILLSON • CHESTNUT ST



FITCHBURG



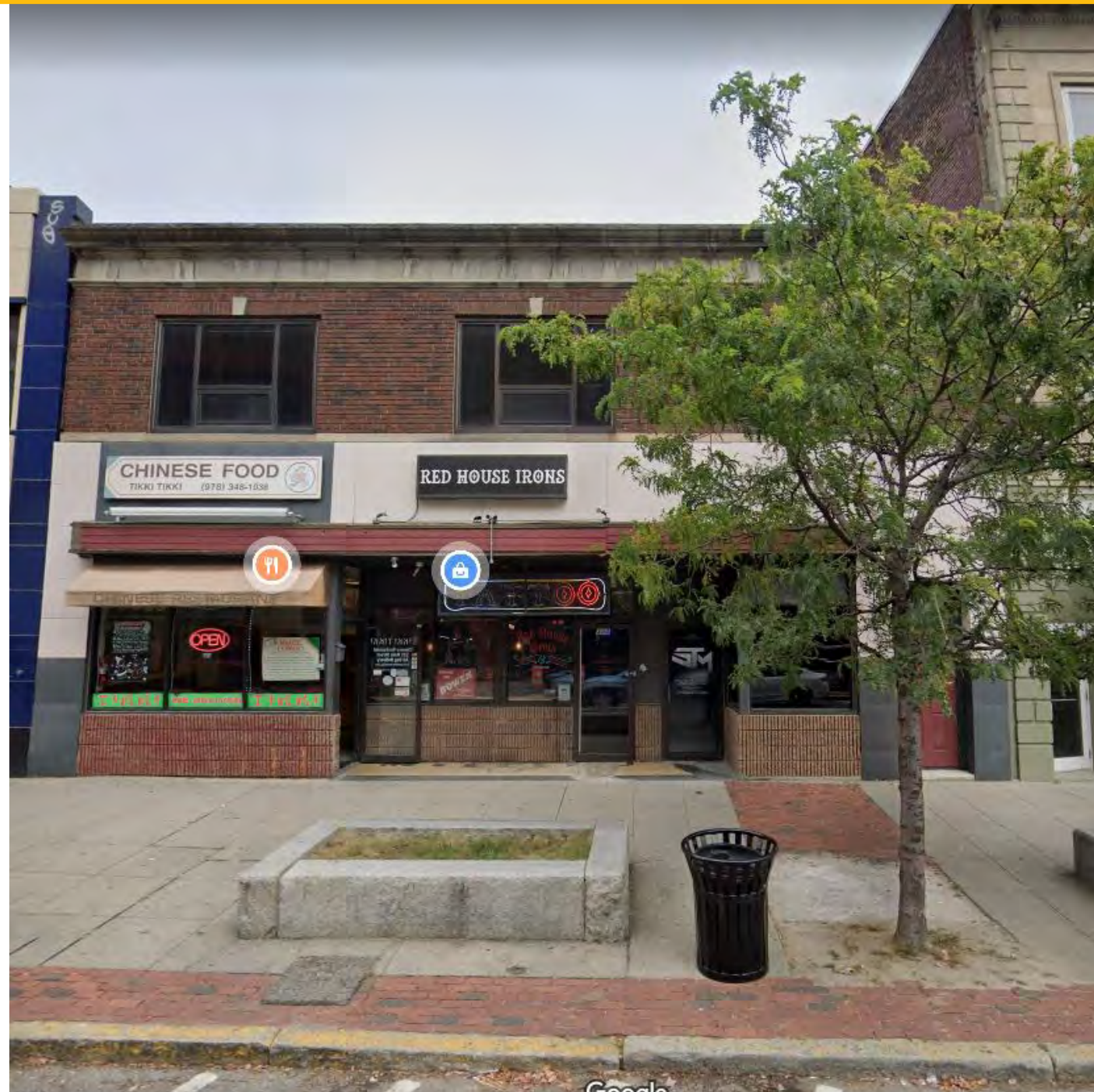
Fitchburg

SV Design

Stone Soup Collaborative

DREAM Collaborative

- MBTA Zoning Compliance
- 329 Main Street redevelopment



NORTH ATTLEBORO



PLAINVILLE



North Attleboro & Plainville

Kittelson Associates
DREAM Collaborative

Kelley Boulevard Master Plan



FRANKLIN COUNTY



Greenfield, Deerfield, Erving, Montague, Orange, and Whately

Franklin Regional Council of Governments

Regional Zoning Assessment & Housing Toolkit

Kuhn Riddle Architects

VHB

Montague City
Village Plan



268 State Road
Whately
due diligence



Orange
Armory



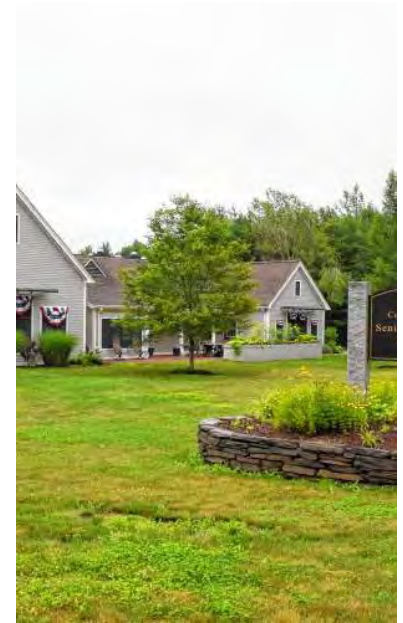
176 Main Street
Greenfield
redevelopment



South
Deerfield
Municipal
Campus
Masterplan



Erving One
Care Drive RFP



Key Lessons: Program Design

- Long-term, targeted investments to build progress
- Proactively target communities during application phase
- Encourage regional collaboration where partnerships already exist and are active
- Set expectations and transparency around use of funds during application phase
- Recruit experienced and new consultants in multiple disciplines before program initiation
- Embrace opportunities to cultivate new areas of expertise for consultants and internal staff



Key Lessons: Program Implementation

- Provide flexible & responsive assistance especially for predevelopment
- Be nimble around unexpected changes in local political environment and/or market conditions
- Be intentional about creating steering committees
- Rely on external partners for advice
- If possible, hold in-person meetings



Next Steps

Application for second and final round opens fall 2023



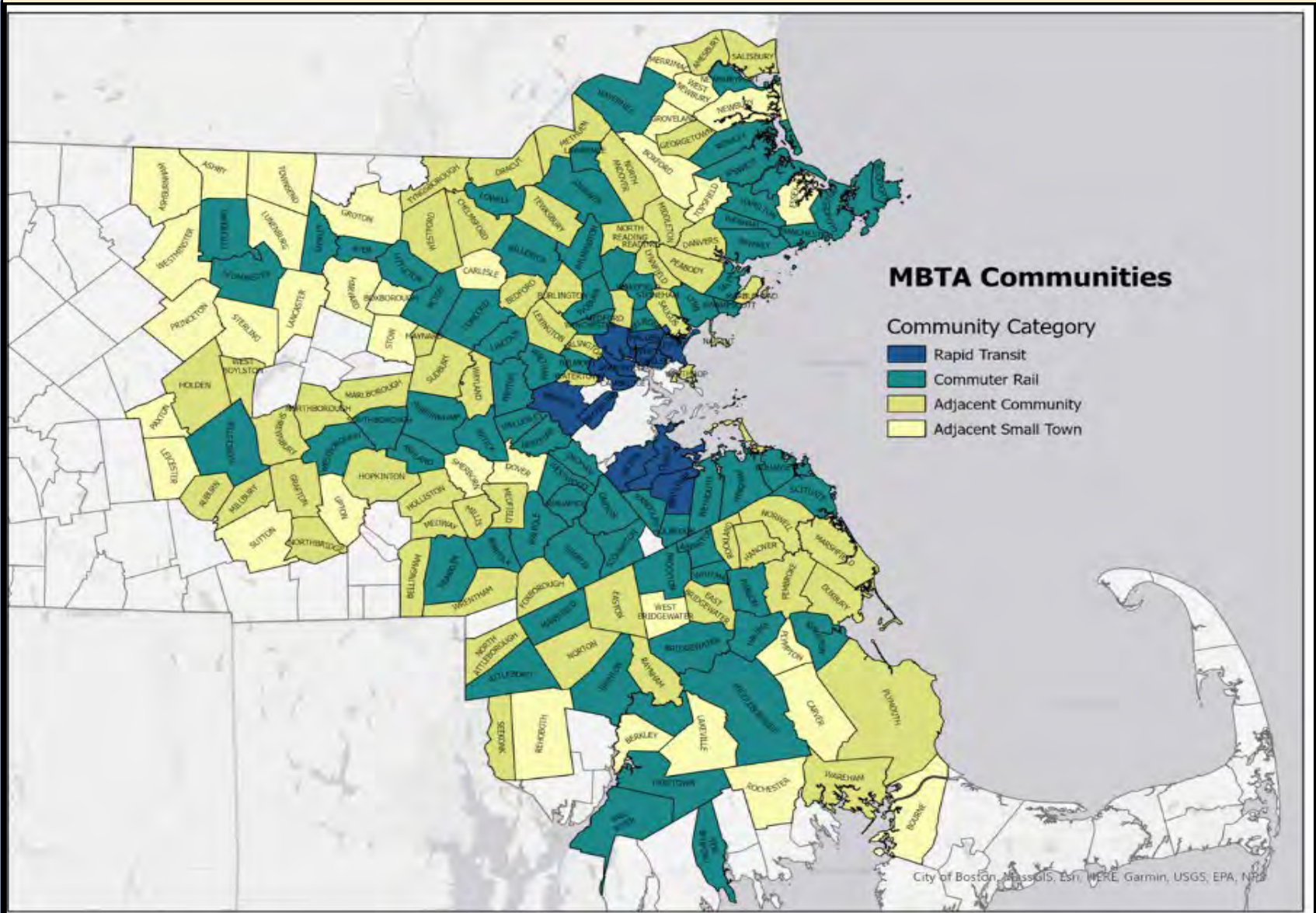
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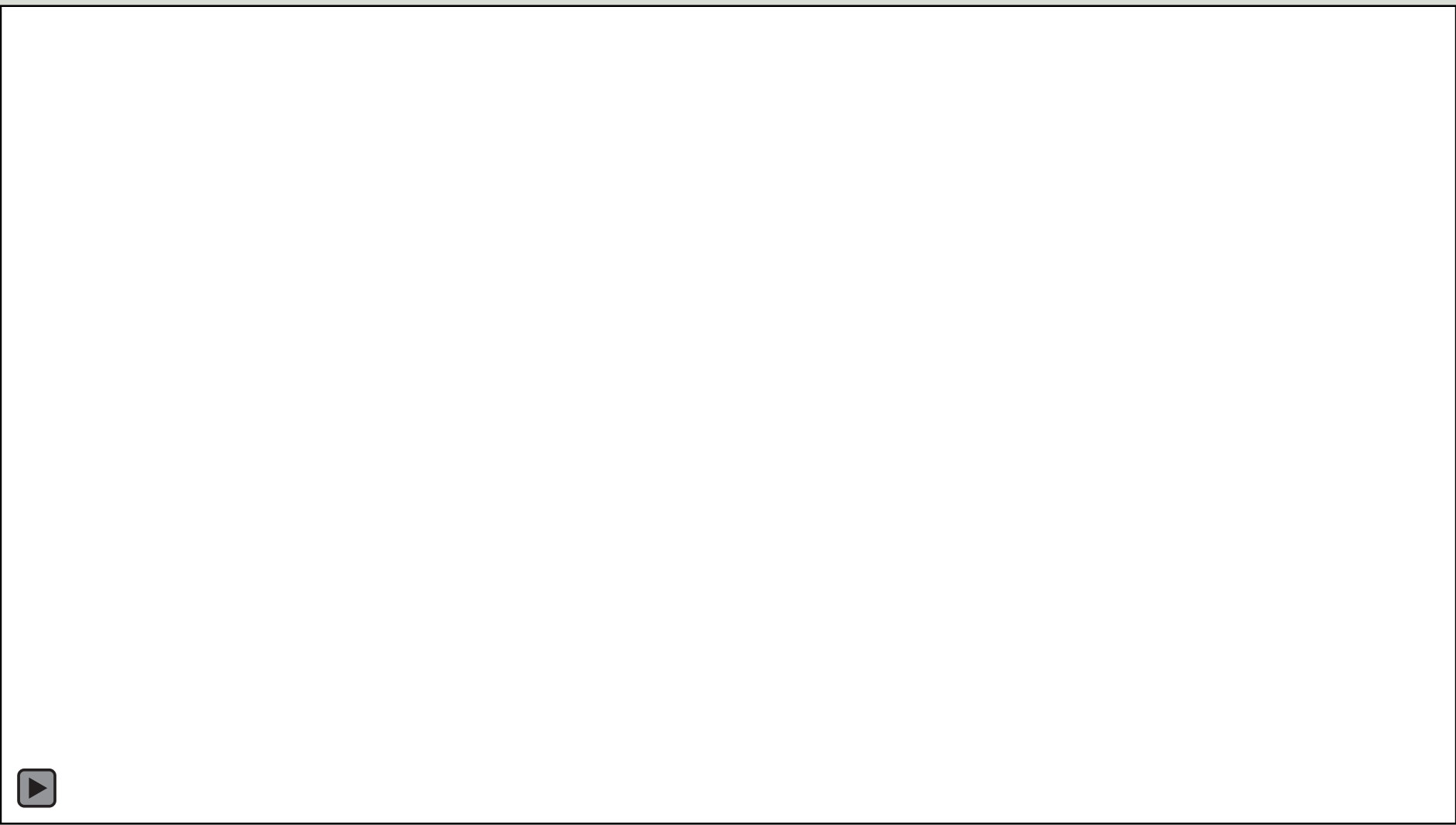


MBTA Communities Zoning

MHP Direct Technical Assistance Program

MHP Housing Institute: June 14, 2023





MHP's Role with MBTA Zoning (Section 3A)





MHP TECHNICAL ASSISTANCE AT A GLANCE

Technical Assistance available on a “rolling” basis

18 pre-qualified, trained consultants (including RPAs)

Simple, low threshold application process (similar to MHP 40B TA)

“Short Term”: 6 months, and no more than \$20,000

Initial grants awarded January 2023

Currently working with 75+ communities

Funding Sources: MDOT, Barr Association, DHCD and MHP



Targeted TA Scope

Educate and Explain

Identify district boundaries and locations

Estimate unit capacity and gross density using DHCD's compliance model

Develop and/or evaluate proposed use and intensity requirements

Draft zoning amendments

Educate and Inform

MBTA Communities Act

What is it and what does it mean for Amesbury?

MBTA Communities (MGL Chapter 40A Section 3A of the Zoning Act)

A new law enacted in 2021 that requires MBTA Communities to have at least one zoning district "of reasonable size" in which multi-family housing is permitted as-of-right.

The new law sets guidelines and restrictions that each MBTA Community must meet, or the community would lose access to grants funding and could be subject to legal action.

What is an MBTA Community?

- one of the "14 cities and towns" that initially hosted MBTA service;
- one of the "51 cities and towns" that also host MBTA service but joined later;
- other "served communities" that about a city or town that hosts MBTA service; or
- a municipality that has been added to the MBTA under G.L. c. 161A, sec. 3.

What does as-of-right mean?

- A term often used in zoning to refer to land uses that are allowed in a zoning district without a Special Permit.
- If the proposed development conforms to the zoning and building codes, it would be approved.

What are Amesbury's requirements under the new law?

The law sets forth several definitions and requirements for each of the 177 designated MBTA Communities. The requirements change based on your community category, number of housing units in your community, and whether a commuter rail station in your community. Amesbury's described below.

Community Category

Amesbury is defined as an **Adjacent Community** which is a community with less than 100 acres of developable area and is not an adjacent small town.

2020 Housing Unit Count

The 2020 US Census shows Amesbury's total housing unit count to be **7,889** units. The minimum multi-family unit requirement is based on the 2020 housing unit count.

This is the requirement for communities with less than 100 units. For Amesbury, the minimum multi-family unit requirement is based on the 2020 housing unit count.

Visualizing 15 Units/Acre

North Andover recent construction on Marblehead St:

- 4 condo units
- Reconstruction of a former structure
- Sits on 1/10 of an acre
- Meets density requirements of 15 units/acre

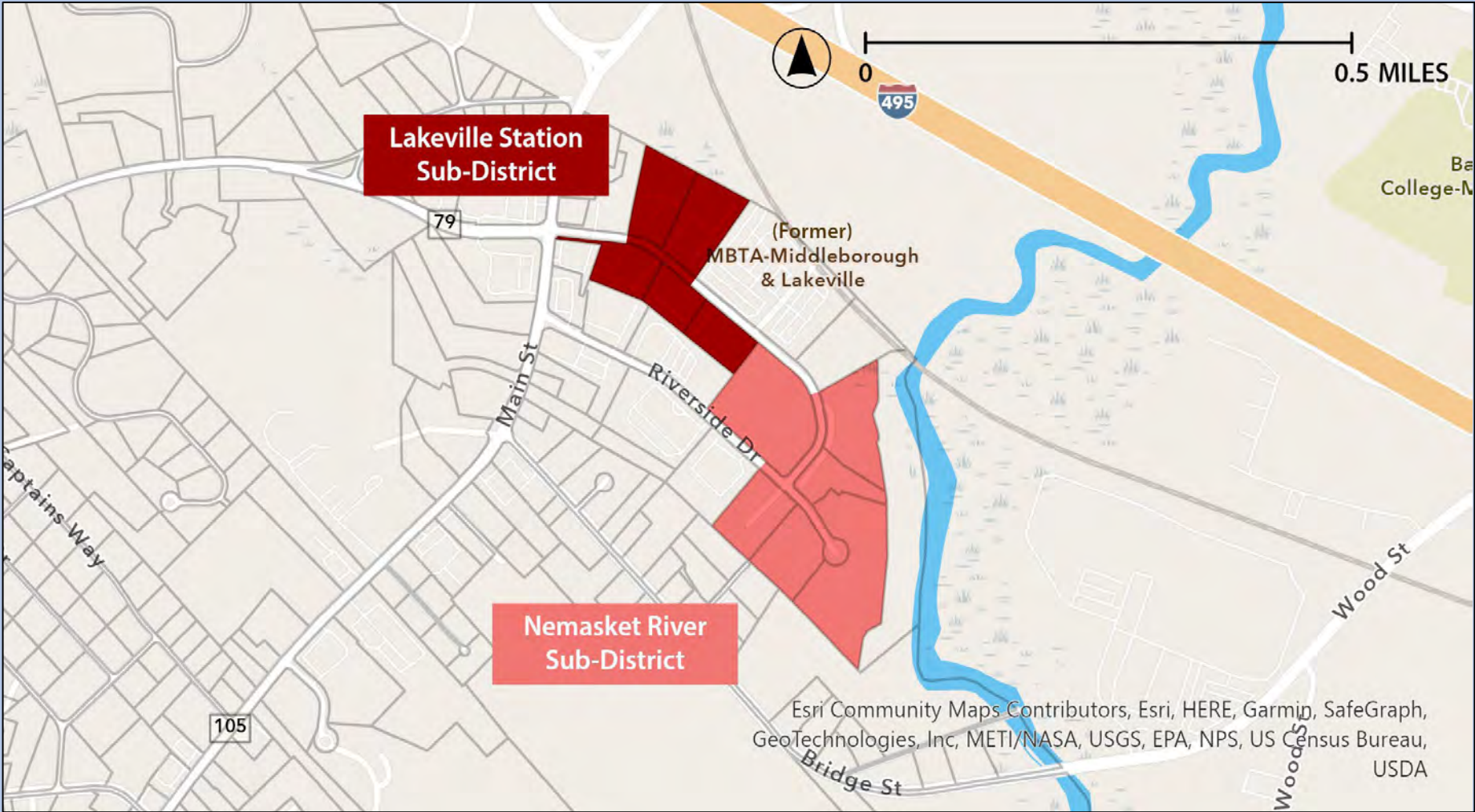


The law does not:

Require	Require new housing development (compliance not measured by production)
Require	Require communities to pay for infrastructure needed in a 3A district
Override	Override the Massachusetts Wetlands Protection Act or Title V of the Massachusetts Environmental Code
Provide	Provide communities with options for waivers or exemptions



District Location



District Size

District Overview

12

The seven potential districts analyzed provide Easton with several options for mixing and matching districts to meet the minimum land area requirement of 50 acres.

All seven potential districts meet the required 5 acre minimum for non-contiguous districts and two of the seven exceed the 50-acre minimum on their own. Therefore, Easton could utilize one of the large 90+ acre single districts or utilize a multi-district approach to meeting the MBTA requirements.

The next step is to test the zoning for each district to derive the unit capacity, which is the second critical test for MBTA Communities compliance.

District Name	Gross Acres	Meets 5 Acre Area Req't?	Meets 50 Acre Area Req't?
North Washington	44.21	Yes	No
Washington-Main	32.99	Yes	No
Queset Commons	49.10	Yes	No
Belmont-Washington	19.89	Yes	No
Foundry-Eastman	90.58	Yes	Yes
Depot-Foundry	57.53	Yes	No
Turnpike South	95.07	Yes	Yes

Zoning Parameters

Model Results and Summary

Once the districts are defined the MBTA Compliance Model requires specific zoning inputs to calculate the unit capacity of each individual district.

As inputs in the model, the consultant team worked with Easton town staff to define the zoning parameters applied to the seven districts. For this initial model run, Easton chose to apply the same zoning parameters to all seven districts.

The metrics used in the model are shown in the table to the right. The zoning parameters represent the primary drivers of unit capacity in the model and are not meant to represent all aspects of the zoning for these districts.

Zoning Parameters	Zoning Metrics (applied to all seven districts)
Minimum Lot Size	10,000 SF
Building Height	34 stories
Floor Area Ratio	N/A
Building Coverage	N/A
Open Space Requirement	20%
Setbacks	30' Front, 25' Side & Rear
Parking Spaces per Unit	1.5 Spaces per Unit
DU/AC Maximum	15 DU/AC

Running the Compliance Model

Model Results and Summary

14

Using the MBTA Communities Compliance Model to test each districts' location, size, and zoning parameters we found the **Foundry-Eastman and Turnpike South** districts appear to meet or exceed the requirements for Easton. The town also has the option of using a combination of districts to meet or exceed the MBTA requirements.

Easton District Model Results

Compliance Metrics	Requirements	North Washington	Washington-Main	Quset Commons	Belmont-Washington	Foundry-Eastman	Depot-Foundry	Turnpike South
District Acreage	50 Acres	44.21	32.99	49.10	19.89	90.58	57.53	95.07
Density Denominator Acreage	-	37.76	32.10	45.71	17.43	90.06	52.95	43.99
Acreage within Transit Area	-							
Unit Capacity	913 Units	665	494	739	298	1,357	843	1,390
Units within Transit Area	-							
DU/AC	15 DU/AC	17.6	15.4	16.2	17.1	15.1	15.9	31.6

Drafting Zoning Amendments

PROPOSED MBTA ZONING

9.3 MULTI-FAMILY AND MIXED-USE OVERLAY DISTRICT (MMUOD).

9.3.1 Purpose. The purpose of this Section is:

1. To promote multi-family and mixed-use development in accordance with Section 3A of M.G.L. c. 40A, and the principles of "smart growth," which increases the availability of affordable housing, provides housing alternatives to meet local needs, promotes walkable neighborhoods, takes advantage of compact design, fosters distinctive and attractive village settings, preserves critical environmental assets, including drinking water supply quality and quantity, surface and groundwater quality and quantity, wetlands preservation and air quality, and supports economic revitalization in the Town Center and other commercial, transit-oriented locations.
2. To provide additional density and site design flexibility for projects located in the Town Center while remaining consistent with the Post Office Square Design Guidelines and water pollution control, water management, wetlands, and other environmental and public health regulations and policies.
3. To permit the use of new development standards which will promote the desired changes in the Town Center.

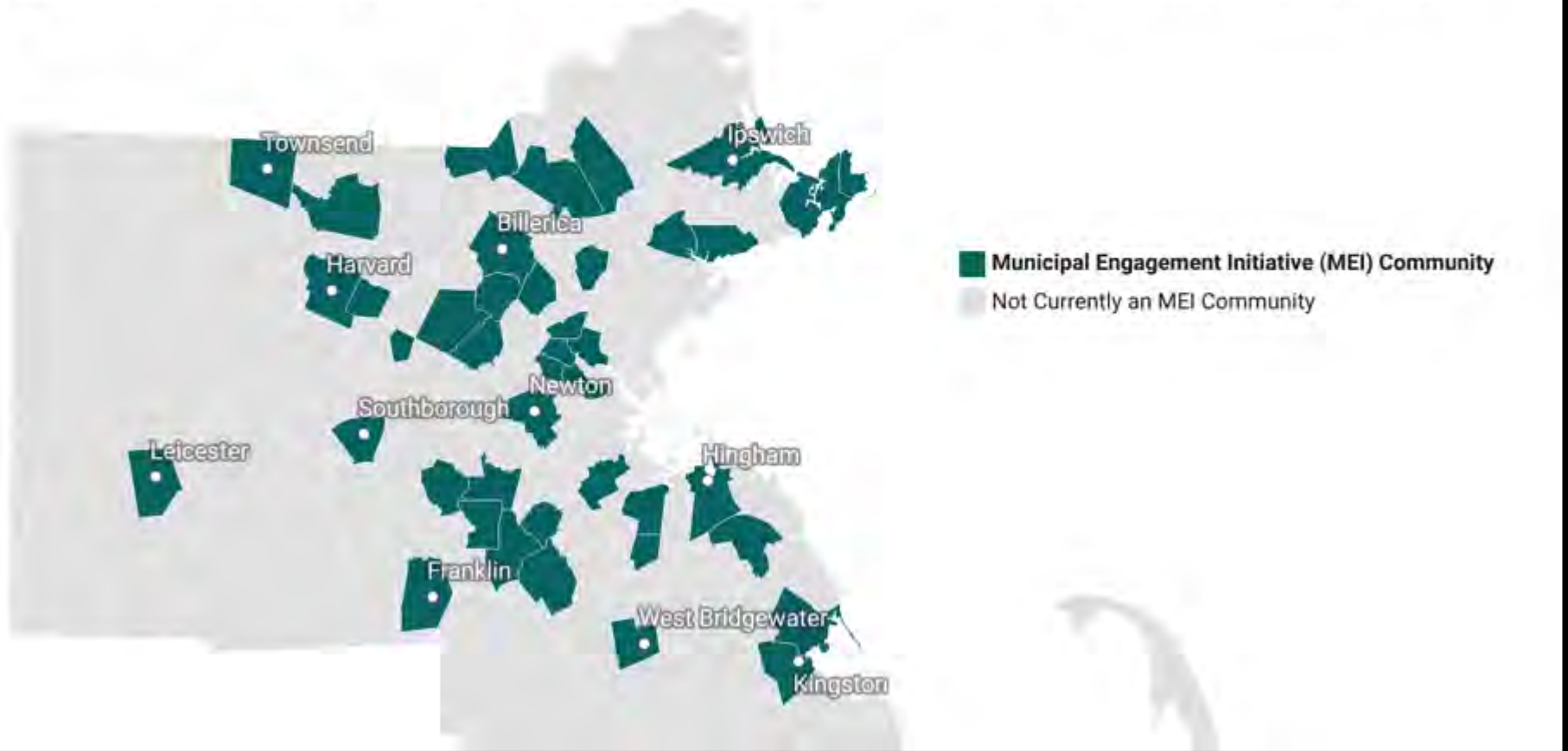
9.3.2 Establishment and Applicability. The MMUOD is an overlay district having a land area of approximately 83.2 acres in size that is superimposed over the underlying zoning district(s). The MMUOD is hereby designated as including parts of the Business A and General Residence Districts. The exact location of the MMUOD is that area so designated on a map titled "Multi-family and Mixed Use Overlay District," dated [date of 2024 TM], at a scale of [insert scale], which map is on file in the office of the Town Clerk and which map is incorporated in this bylaw by reference

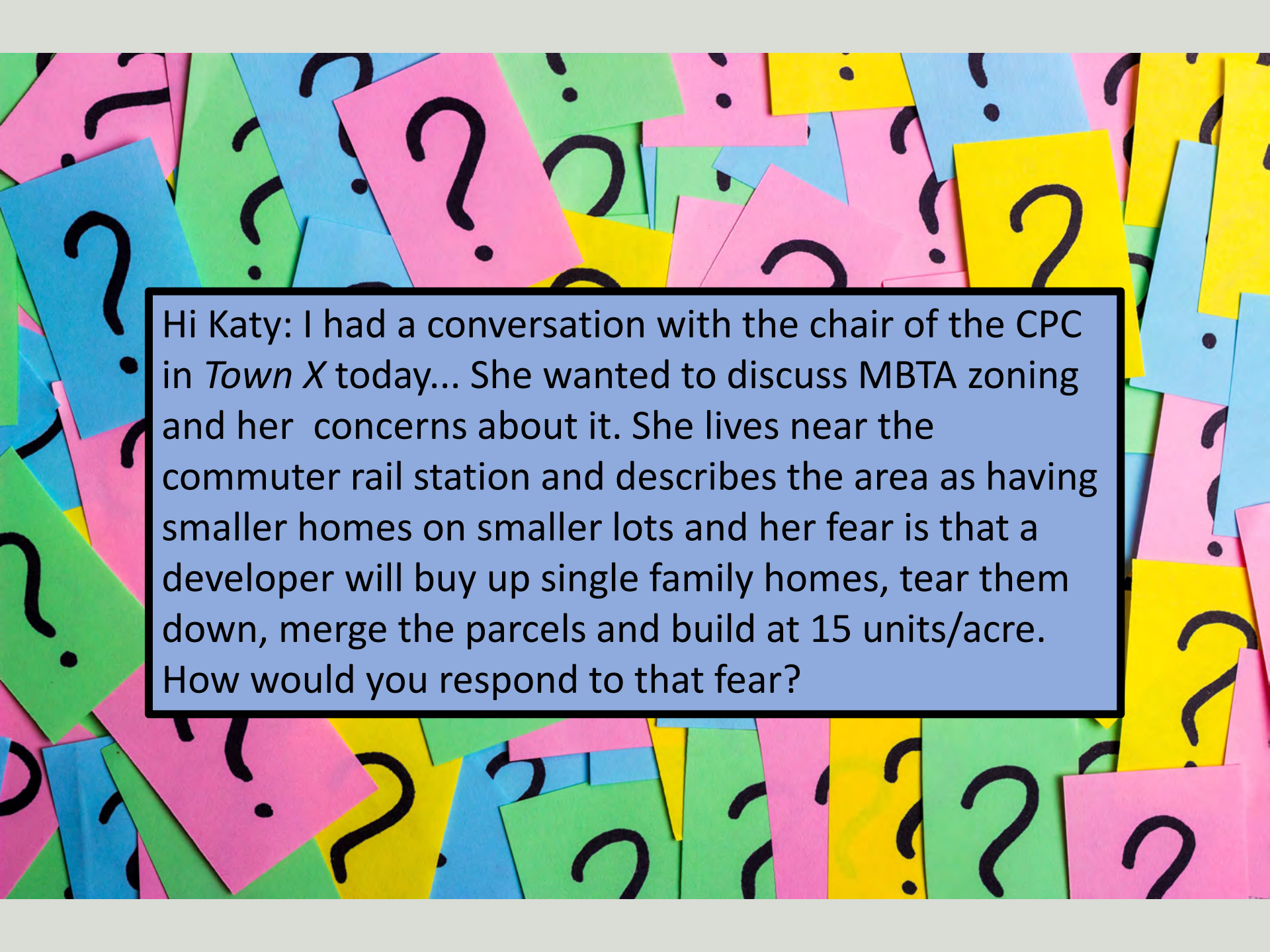
1. Applicability of MMUOD. An applicant may develop multi-family housing located within the MMUOD in accordance with the provisions of Section 9.3.
2. Underlying Zoning. The MMUOD shall not restrict owners' rights relative to the underlying zoning district. However, if an owner elects to use the MMUOD for development purposes, all development shall conform to the regulations outlined in this Section, as well as all other relevant provisions of the Sharon Zoning and General Bylaws.
3. Subdistricts. The MMUOD contains the following sub-districts, all shown on the MMUOD Boundary Map: General Residence East subdistrict and Business A East subdistrict.

Community Engagement

42 Communities are Receiving Assistance Through CHAPA's Municipal Engagement Initiative to Support 3A Compliance Planning Efforts

CHAPA's Municipal Engagement Initiative (MEI) works with residents on the ground to change the conversation and support existing local efforts in favor of more affordable housing. MEI brings together diverse coalitions, provides education and resources, and bridges gaps between a general lack of understanding about affordable housing and potential solutions. For more information, [click here](#).



The background of the slide is a dense, overlapping collage of colorful sticky notes in shades of pink, blue, green, and yellow. Each sticky note features a large, black, hand-drawn question mark, creating a visual theme of inquiry and uncertainty.

Hi Katy: I had a conversation with the chair of the CPC in *Town X* today... She wanted to discuss MBTA zoning and her concerns about it. She lives near the commuter rail station and describes the area as having smaller homes on smaller lots and her fear is that a developer will buy up single family homes, tear them down, merge the parcels and build at 15 units/acre. How would you respond to that fear?

JUST ACTION

HOW TO CHALLENGE
SEGREGATION
ENACTED UNDER
THE COLOR OF LAW

RICHARD ROTHSTEIN
LEAH ROTHSTEIN

“When zoning makes suburban housing scarce, competition for existing homes intensifies, so prices increase. With the number of houses limited and lower income families kept out, the combination of a higher tax base, because of the inflated property values, and fewer people needing services results in more and better public goods. Those lucky enough to outbid other buyers and live in these places have better parks, libraries, and especially, schools. Residents conclude that they have a right to these benefits...They fight (and vote) to maintain their advantages by opposing any changes that threaten to lower their property values or share their community’s resources with others. This all comes at the expense of lower income households, who are limited to limited to communities with less than adequate public services.”

Resources

[EOHLC MBTA Communities Website](#)

[MHP Complete Neighborhoods and MBTA Communities Resources](#)

[CHAPA Technical Assistance for MBTA Communities](#)

[Application for MHP MBTA Zoning Technical Assistance](#)

Katy Lacy, AICP

klacy@mhp.net

Day Two Slides

June 15, 2023



The background of the image shows a close-up, low-angle view of wooden roof trusses. The trusses are made of light-colored wood and are arranged in a series of parallel lines that recede into the distance. The sky is a clear, bright blue. The text is overlaid on the right side of the image.

June 14-15, 2023
Hybrid Event

16th

Massachusetts Housing Institute

Training for local officials

Who we are

MHP works with communities to create innovative policy and financing solutions that provide affordable homes and better lives for the people of Massachusetts.

Research on housing data to support policy efforts

Community Assistance

Permanent financing for affordable rental housing

ONE Mortgage program

www.mhp.net
[@mhphousing](https://twitter.com/mhphousing)



Where are you logging in from? Pin your approximate location.



Choose one affiliation the best describes you:

Municipal staff

Housing advocate

Technical service provider

Housing developer

Non-profit organization

State employee / regional planning agency

MHP staff

A combination of the above

Have you attended a previous MHP Housing Institute?

Yes

No

Not sure

Framing the Housing Challenge in Massachusetts



Clark Ziegler
Massachusetts Housing Institute
June 15, 2023

Massachusetts is in a severe housing crisis

Many of our housing problems are self-imposed

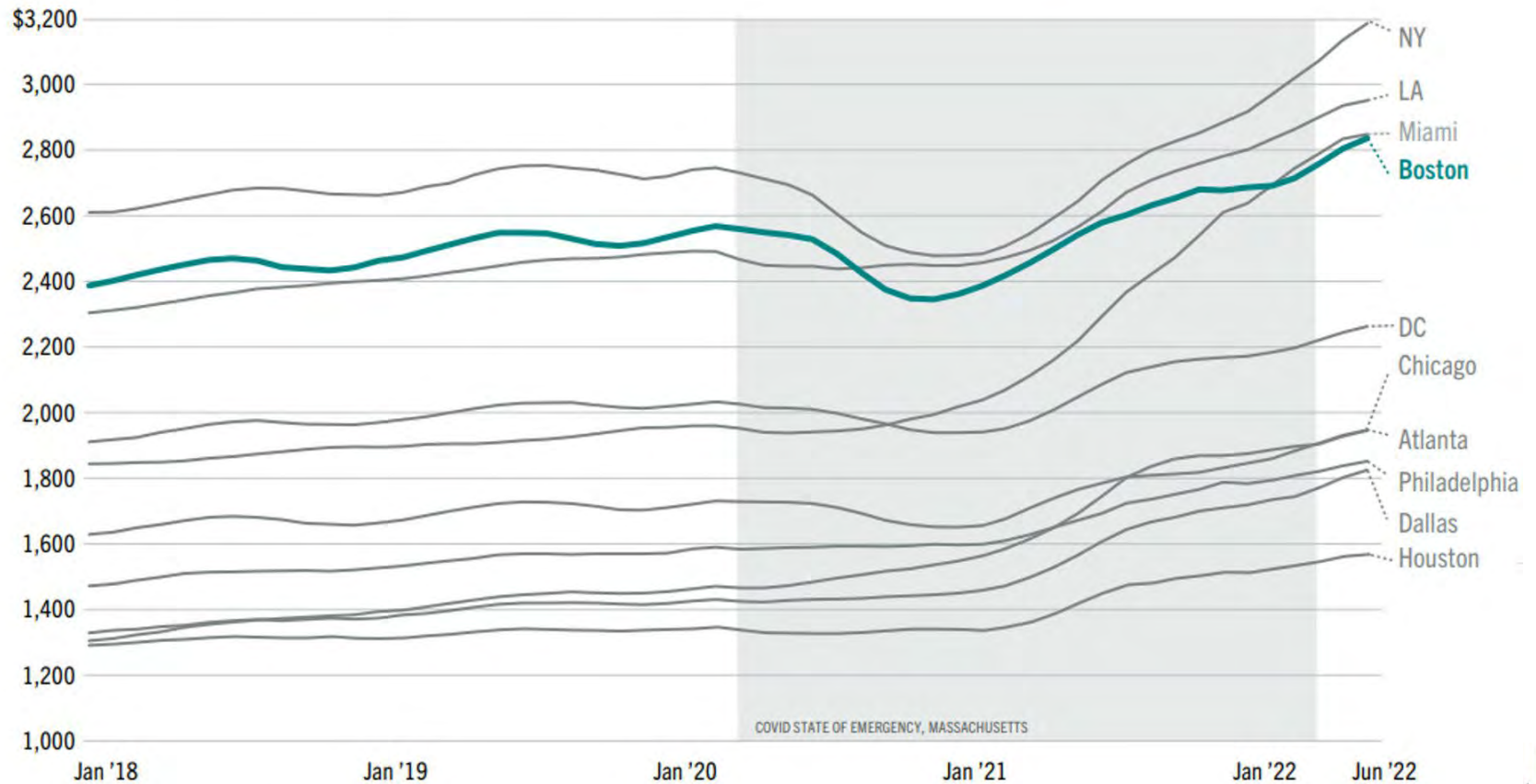
Neither housing supply or housing subsidies alone will solve the problem

There are reasons for optimism and some clear pathways out of the current crisis

Massachusetts and Metro Boston have some of the highest rents in the U.S.

Boston now has among the most expensive rents in the nation.

Zillow Observed Rent Index (Smoothed) All Homes Plus Multifamily Time Series data for the 10 largest metro areas, according to the 2020 Census. Overall rents, regardless of bedroom size.



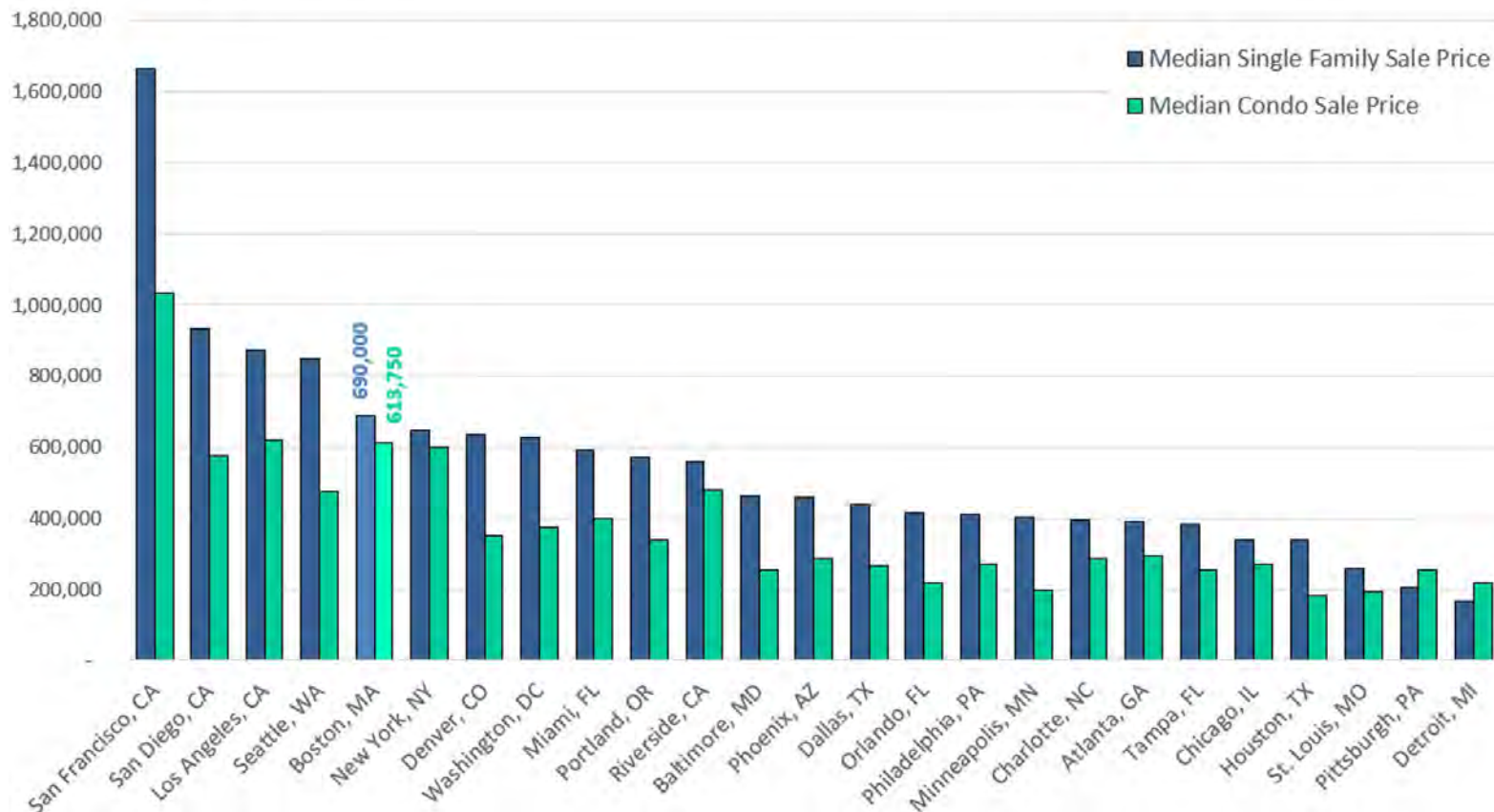
Source: Zillow Observed Rent Index



...and home prices that are among the nation's highest and have grown more than any other state since 1980

Median Home Sale Price - 25 Metros with the Largest Housing Supply

April 2023



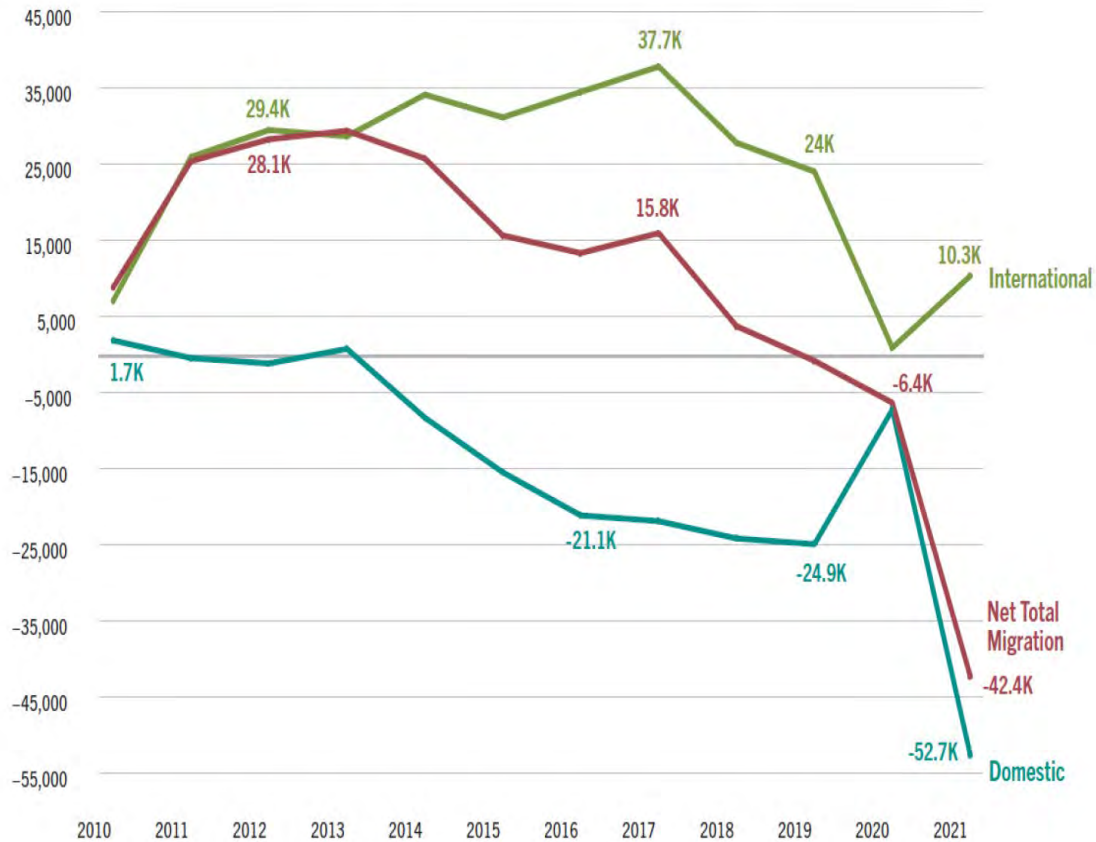
Source: Redfin



Like other U.S. regions that don't build enough housing, Metro Boston is losing workers through domestic out-migration

Migration to Greater Boston has turned net negative for the last three years.

Net migration to Greater Boston.



Source: U.S. Census Bureau, Population Division

Two major self-imposed problems

HYPER-LOCAL LAND USE REGULATION

Massachusetts has some of the smallest zoning jurisdictions in the U.S.

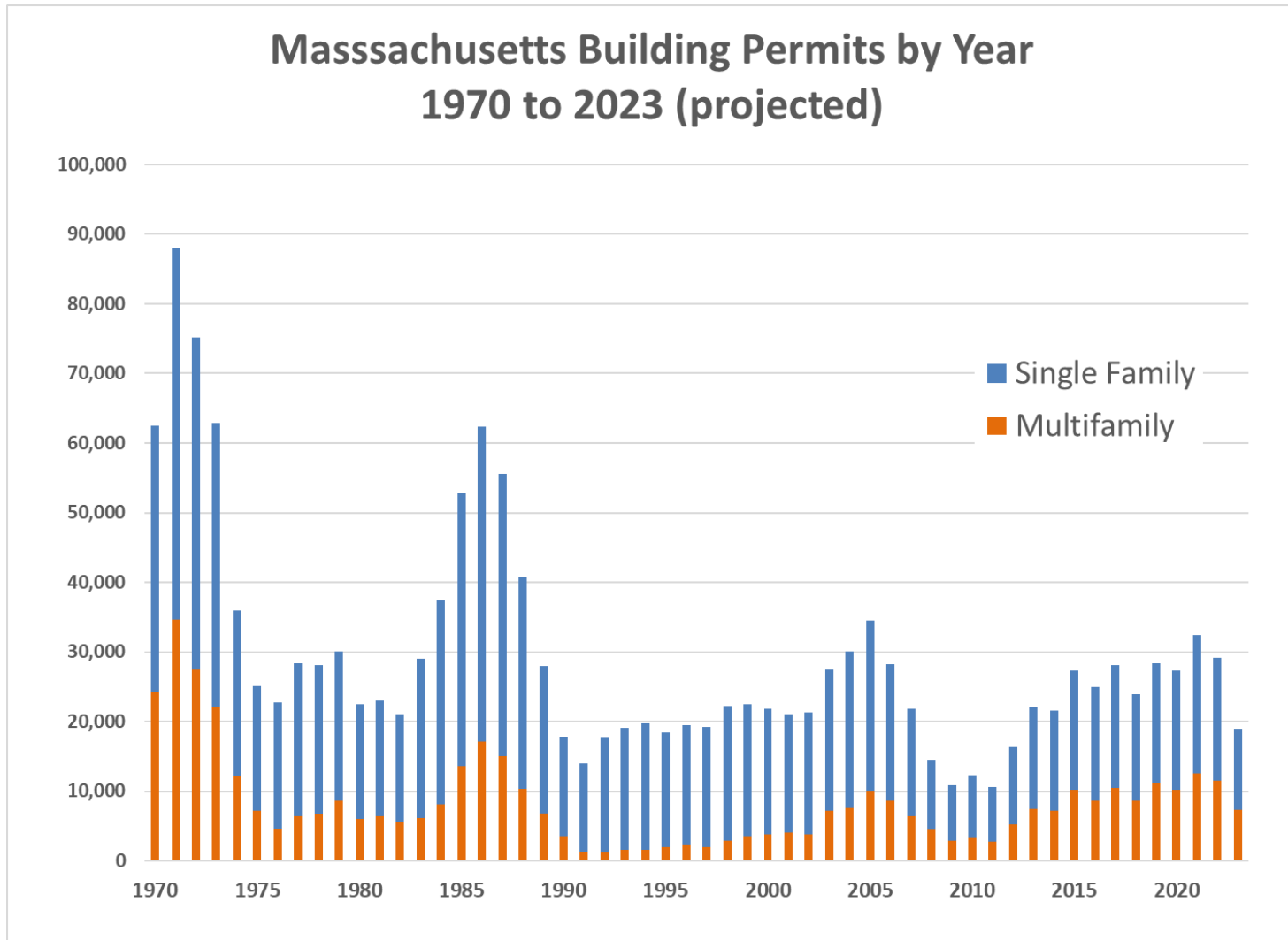
Most states regulate land use at the county or regional level



ABOVE-AVERAGE CONSTRUCTION COST

Cost per square foot to build multifamily housing in metro Boston is about 20 percent above national average (RS Means data)

Housing construction is slowing down and was already well below market demand

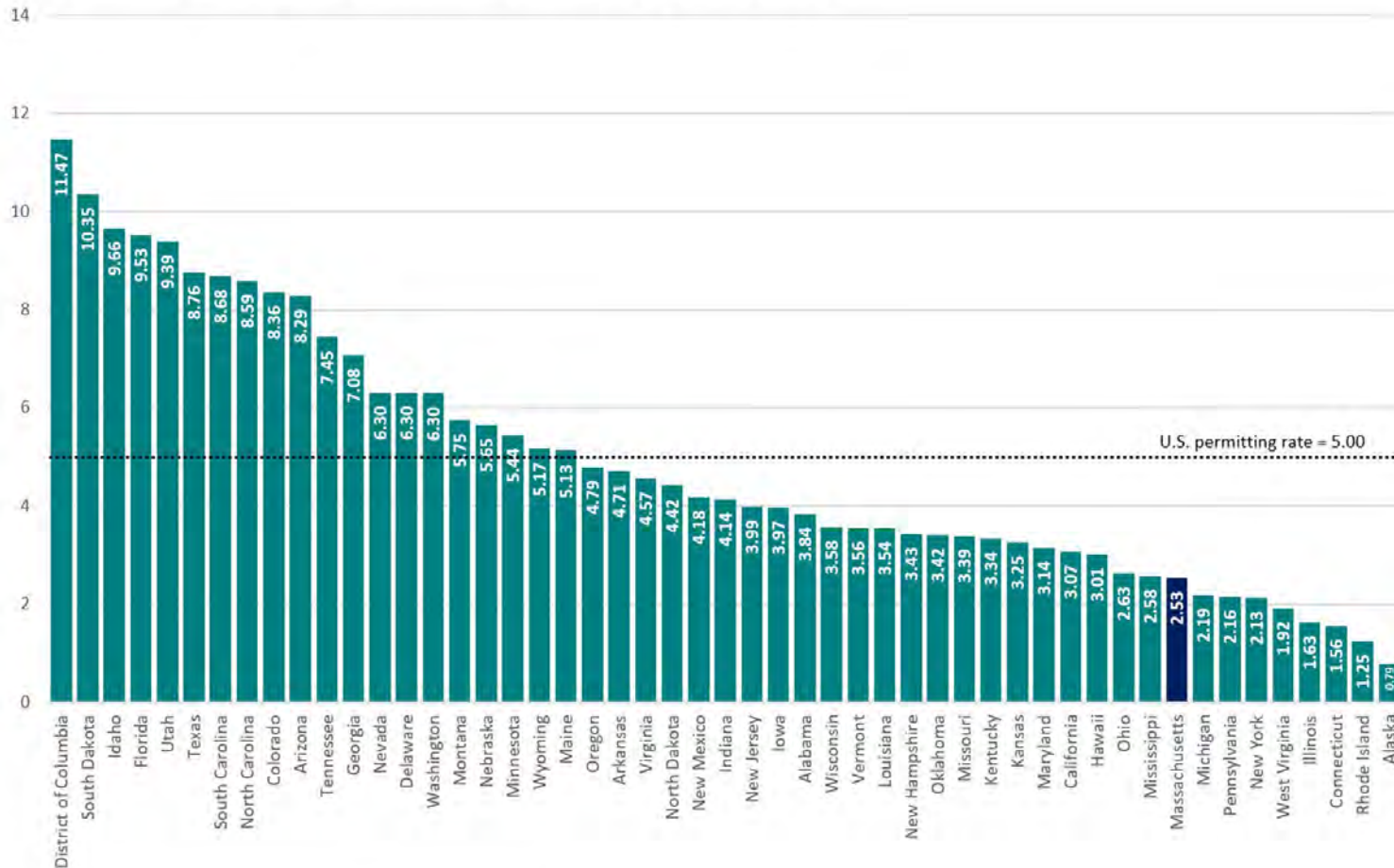


Source: U.S. Census Bureau Building Permit Survey



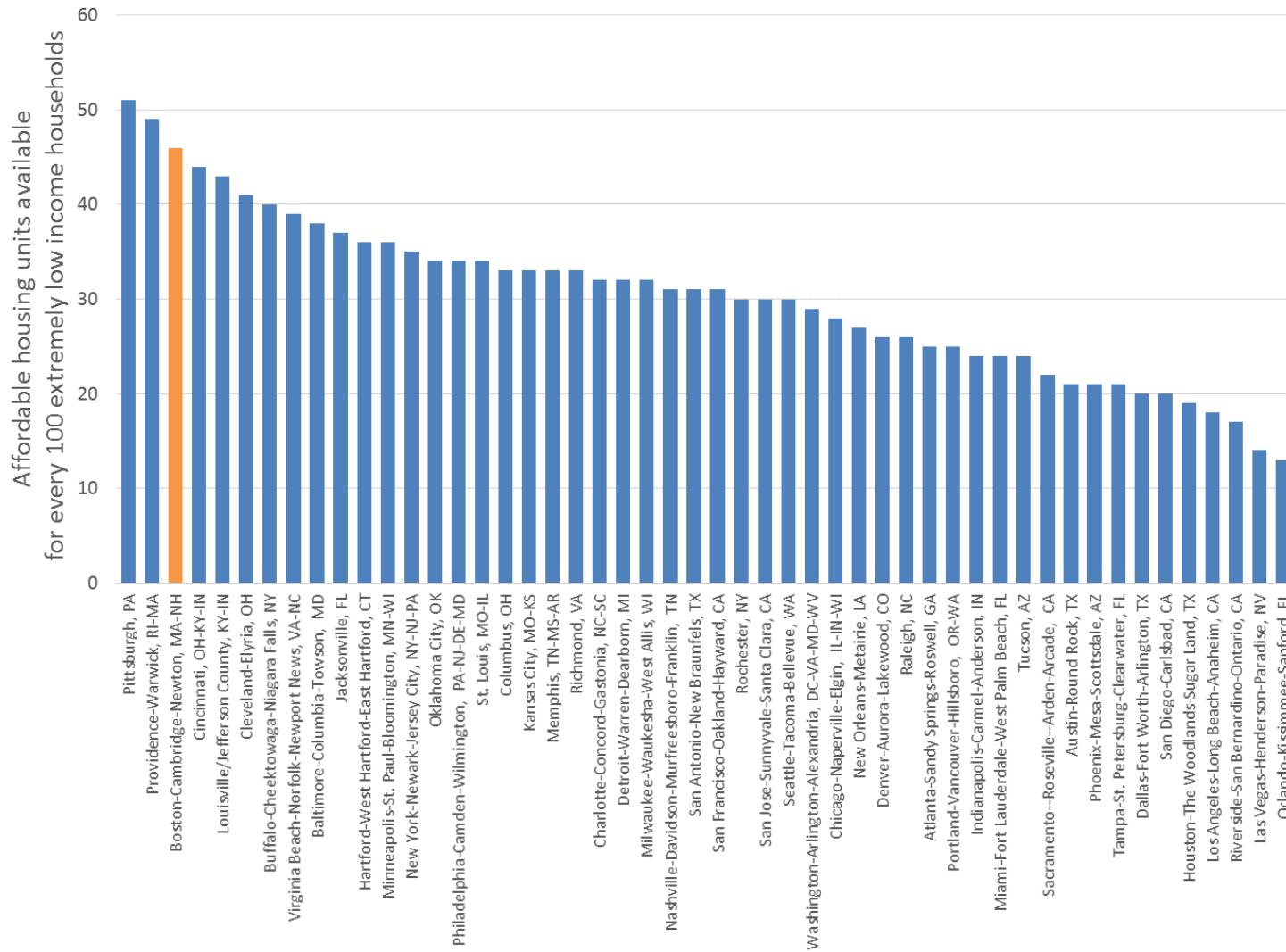
Our embedded local resistance to new housing makes Massachusetts a national outlier

Permitting Rate (per thousand residents) by state 2022



Sources: U.S. Census Bureau Annual Building Permit Survey & U.S. Census Bureau Annual Estimates of the Resident Population for the United States, Regions, States, District of Columbia, and Puerto Rico

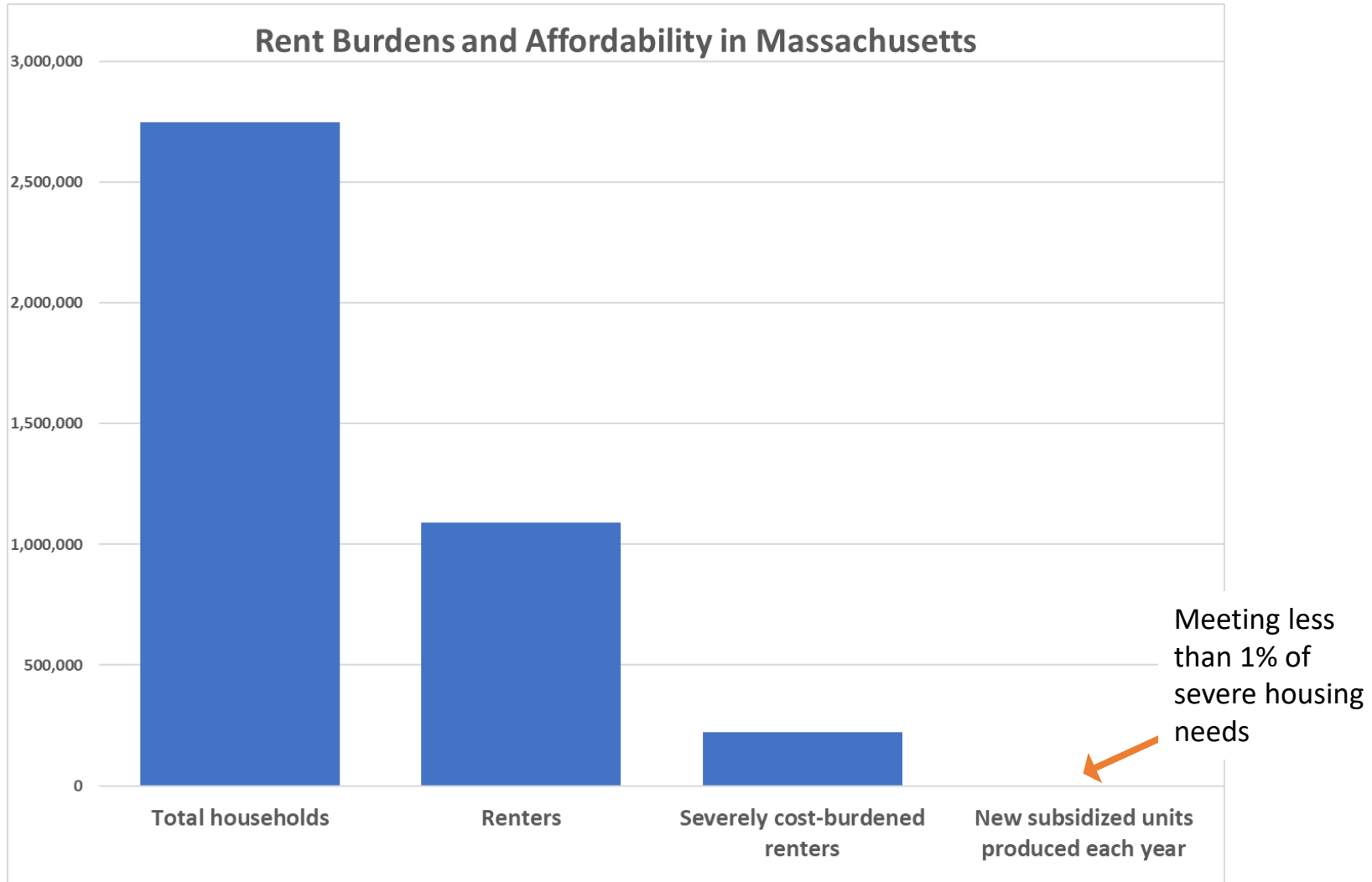
Metro Boston is a national leader on subsidized housing for low-income households and ranks 3rd among the 50 largest metro areas. Mass. ranks 13th among the 50 states.



Source: National Low Income Housing Coalition



While subsidized housing production remains critically important, it also has a very limited impact on housing supply and the housing affordability gap



And yet, there are reasons to feel determined, hopeful and energized about the potential for change

Constant press coverage and almost universal recognition of our housing supply crisis

Bold policy advances like the MBTA Communities law that no one thought was possible just a few years ago

Empowerment of local housing advocates who now feel that they have the law and the state's political leadership behind them

A host of potential new reforms that break down barriers to housing supply, reduce costs and promote more affordability

Clark Ziegler, Executive Director
Massachusetts Housing Partnership

cziegler@mhp.net
www.mhp.net

For additional data and housing market analysis visit www.mhp.net/data



MHP Housing Institute:

Examining Senior and Affordable Housing:

Age Friendly Housing through a Fair Housing Lens

Whitney Demetrius,
Director of Fair Housing and
Municipal Engagement

What does CHAPA do?

Our mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.



- Advocate for Opportunity
- Expand Access to Housing
- Develop the Field

Fair Housing Act

- ▶ Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act was signed by President Johnson 7 days after the assassination of Dr. Martin Luther King Jr.
- ▶ The FHA of 1968 prohibits discrimination specific to the sale, rental and financing of housing based on race, religion and national origin
- ▶ The Fair Housing Act was passed to expand previous acts to include federal enforcement provisions
- ▶ Gender was added in 1974
- ▶ Protections for persons with disabilities and families with children were added in 1988

Protected Classes

Federal Fair Housing Act:

- ▶ Race
- ▶ Color
- ▶ National Origin
- ▶ Religion
- ▶ Sex
- ▶ Handicap/Disability
- ▶ Familial Status

Massachusetts Fair Housing Act (151B)

- ▶ Ancestry
- ▶ Age
- ▶ Marital Status
- ▶ Source of Income (public assistance or subsidy)
- ▶ Sexual Orientation
- ▶ Veteran History/Military Status
- ▶ Genetic Information
- ▶ Transgender/Gender Nonconforming (some cities)

Age- Protected status

The federal Fair Housing Acts do not expressly ban discrimination based on age, however, any entity receiving federal funds is banned from age discrimination

Federal – 42 Usc 3604

HUD's policies and procedures under the Age Discrimination Act of 1975, consistent with the government-wide age discrimination regulation contained at 45 CFR part 9

“General rule: No person in the United states shall, on the basis of age, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under, any program or activity receiving **Federal financial assistance**” <https://www.ecfr.gov/current/title-45/subtitle-A/subchapter-A/part-90>

Massachusetts Fair Housing Act

Protected Classes

MGL 151 B, Section 4

- ▶ Cause of action at MCAD or the Atty. **General's** Office
- ▶ Intended for use as housing for persons 55 years of age or over or 62 years of age or over

(151B) § 4(6), (7)

Housing developments are assisted under the federal low income housing tax credit and intended for use as housing for persons 55 years of age or older

Communities consisting of either a structure or structures *constructed* expressly for use as housing for persons 55 years of age or older if the housing owner or manager register biennially with the department of housing and community development.

What is prohibited?

- ▶ Refusal to rent or sell housing
- ▶ Refusal to negotiate for housing
- ▶ To make housing unavailable
- ▶ Offering different terms, conditions or privileges for sale or rental of a dwelling
- ▶ Provide different housing services or facilities
- ▶ Falsely deny that housing is available for inspection, sale or rental
- ▶ For profit, persuade owners to sell or rent (blockbusting)
- ▶ Deny anyone access to or membership in a facility or service related to the sale or rental of housing
- ▶ Discrimination in marketing/advertising housing
- ▶ Steering

Does the fair housing act apply to everyone?

- ▶ The Fair Housing Act applies to all people providing housing in some capacity, i.e. landlords, lenders, property management companies, real estate agents, **builders/developers, homeowners' and condominium associations.**
- ▶ Exceptions. The act does not cover:
 - ▶ Owner-occupied buildings with no more than two units in Massachusetts (federal four units), with restrictions)
 - ▶ Single-family housing sold or rented without advertisement
 - ▶ Housing operated by organizations and private clubs that limit occupancy to members (i.e. sorority houses/ golf clubs)
 - ▶ Religions organization (non-commercial property); only exemption for religious discrimination
 - ▶ 55+ and 62+ communities (restrictions apply) only exemption for familial status discrimination
 - ▶ Property with three apartments or less, one of which is occupied by an elderly or infirm person for whom the presence of children would be a hardship
 - ▶ with respect to age discrimination only, housing reserved exclusively for senior citizens. There are two kinds of senior citizen housing exempted: communities where every tenant is 62 years of age or older, or "55 and older" communities in which at least 80% of the occupied units must be occupied by at least one person 55 years or older

Fair Housing Challenges Commonly found in Senior Living

- ▶ Service Animal/ Companion Animal
- ▶ Reasonable Accommodation
- ▶ Reasonable Modification
- ▶ Requests
 - ▶ Unit Transfers to accessible units, Living Assistant extra rooms
 - ▶ Working with supportive services
- ▶ Accessibility
 - ▶ Example Wheelchairs, scooters (rules, regulations)

Types of Age Discrimination

- Steering - Young Professionals ad
- Overt- Direct
- Covert-Indirect
- Harassment (Severe or pervasive)
- Victimization
- Disparate Impact
- Leasing Practices

The Fair Housing Act, 42 U.S.C. § 3601 et seq.

THE FAIR HOUSING AMENDMENTS ACT OF 1988 WAS AMENDED BY THE HOUSING FOR OLDER PERSONS ACT (“HOPA”) IN 1995

HOPA amended the exemption to the prohibition against familial status discrimination under the Fair Housing Act, and HUD implemented corresponding regulations in 1999 (42 U.S.C. § 3607, 24 C.F.R. § 100.304).

The exemption now applies to a “housing community or facility”² where:

- At least 80% of the occupied units are occupied by at least one person 55 years or older per unit;
- The owner or management publishes and adheres to policies and procedures that demonstrate an intent to operate housing for persons who are 55 and older; and
- The housing community or facility is able to produce, in response to a complaint filed under the Fair Housing Act, verification of compliance with the 80% occupancy requirement through reliable surveys and affidavits.

What Are the Fair Housing Act's "Housing for Older Persons" Exemptions?

Limited exemption from the familial status prohibitions for housing for older persons

- Liability for familial status discrimination.
- A facility or community must comply with all the requirements of the exemption

Provided under any state or federal program that HUD has determined to be designed and operated to assist elderly persons

- Intended for, and solely occupied by persons 62 years of age or older; or
 - Intended and operated for occupancy by persons 55 years of age or older.”

https://www.hud.gov/program_offices/fair_housing_equal_op/fair_housing_act_housing_older_persons

How to Qualify for the “55 or Older” Exemption

- In order to qualify for the "55 or older" housing exemption, a facility or community must satisfy *each* of the following requirements:
- At least 80 percent of the units must have at least one occupant who is 55 years of age or older;
- The facility or community must publish and adhere to policies and procedures that demonstrate the intent to operate as "55 or older" housing; and
- The facility or community must comply with HUD's regulatory requirements for age verification of residents.
- The "housing for older persons" exemption does not protect such housing facilities or communities from liability for housing discrimination because of race, color, religion, sex, disability, or national origin.

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_housing_older_persons

How to Qualify for the “55 or Older” Exemption

Housing for older persons are exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a federal, state or local government program;
- It is 100% occupied by persons 62 or older; or
- It houses at least one person 55 or older in at least 80% of the occupied units, and adheres to a policy that demonstrates an intent to house persons 55 or older.

What the Fair Housing Act says about age-restricted housing

Title VIII of the Civil Rights Act of 1968, the Fair Housing Act, prohibits age discrimination in housing

1988 Amendment

- created an exemption for housing for adults age 55 and over as long as it provided facilities and services designed to meet the physical and social needs of the elderly.

How age-restricted housing is implemented

Zoning bylaws/ordinances include housing deeds restricted to occupants 55 (or another age) and older.

- entirely age-restricted
- incentives (density bonuses)

Adult housing, adult retirement village, senior village, planned retirement community, or something similar

Public housing for the elderly 1970s or 80s

- development of multi-family that is restricted by both age and income and must be owned or managed by a public and non-profit agency;
- permits development of senior housing under federal or state subsidy programs

Municipalities have provisions for age-restricted market-rate developments (usually homeownership)

- to financially secure adults aged 55 or older.

Assisted living facilities or nursing homes

http://www.masshousingregulations.com/pdf/age_restrictions.pdf

What does the state require?

- Massachusetts law prohibits age and familial status discrimination in housing except in cases where the housing provider has met the federal and state standards required to provide housing for persons 55 and older.
- Many municipalities have ordinances governing housing for older persons in their communities
- Elderly housing districts and imposition of age restrictions
 - require a developer to provide facilities and services specifically designed to meet the physical or social needs of older persons

Vision for Fair Housing

*EVERYONE HAS THE RIGHT TO CHOOSE
WHERE THEY WANT TO LIVE, FREE FROM
DISCRIMINATION
IN A HOME THAT IS SAFE, HEALTHY, ACCESSIBLE,
AND AFFORDABLE.*

WE BELIEVE THAT WE MUST WORK INTENTIONALLY AND PROACTIVELY TO ELIMINATE HOUSING DISCRIMINATION, REDRESS THE HISTORY OF ITS IMPACTS, AND ENSURE FAIR HOUSING FOR ALL. FAIR HOUSING IS A PATHWAY TO EQUITY.

CHAPA WILL PUT FAIR HOUSING AT THE FOREFRONT OF ALL OF OUR POLICIES AND PROGRAMS THROUGH OUR FOUR-PRONGED APPROACH:

PEOPLE
PRODUCTION
PRESERVATION
PLANNING



PROHIBITING EXCLUSIONARY ZONING

PLANNING

“An Act promoting fair housing by preventing discrimination against affordable housing”

Sponsors: Representative Christine Barber Senator Julian Cyr H.1295 & S.859

Massachusetts has high levels of residential segregation. Restrictive local zoning and permitting decisions have helped create and perpetuate these patterns based on race, socioeconomic status, and familial status. These bills would prohibit municipal and state discriminatory zoning bylaws, ordinances, and land use decisions.

Design a vibrant, affordable, inclusive, and sustainable future for the commonwealth and our communities

Disparate Impact of building Senior Housing exclusively

- Race
- Families with children

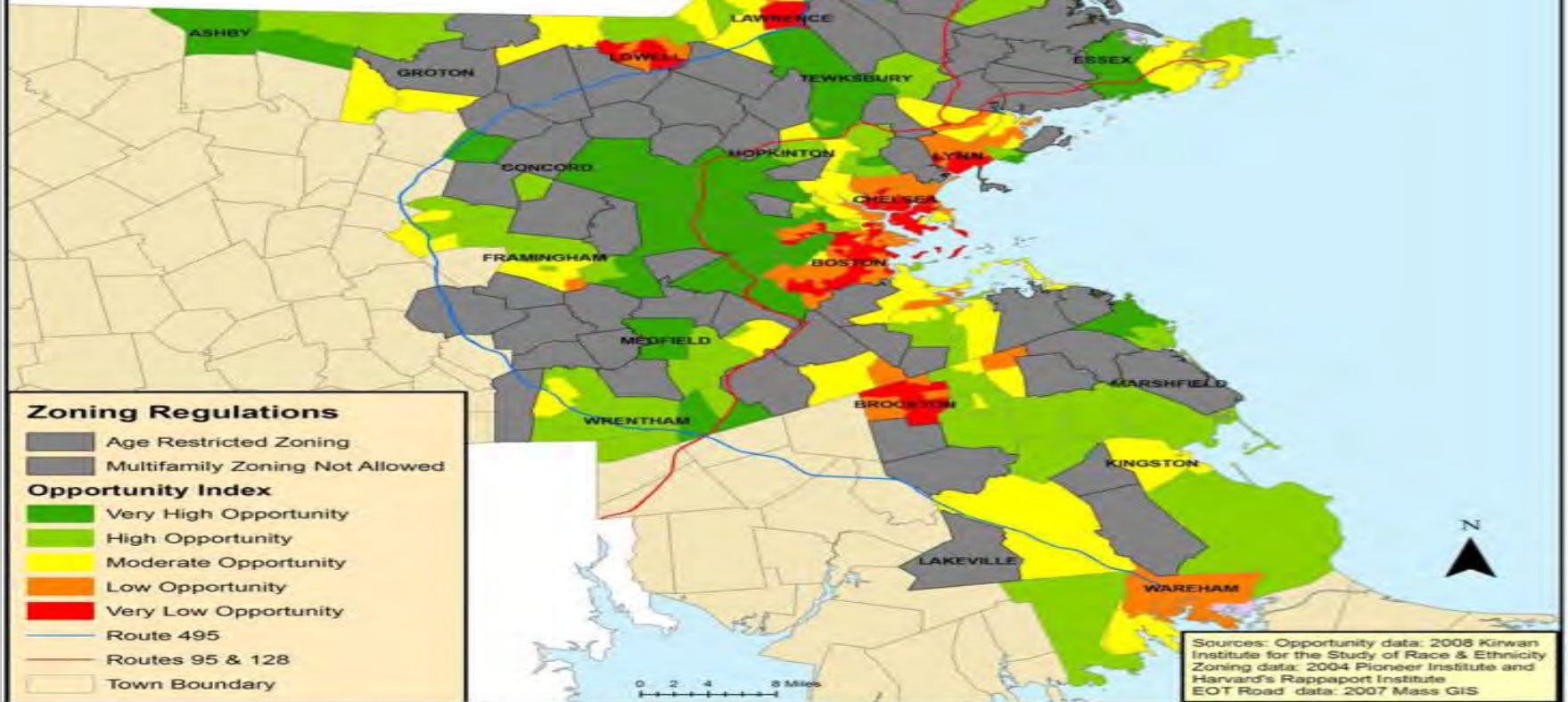
Best Practices

- ▶ Treat everyone the same throughout the process
- ▶ Be proactive and in favor of following the fair housing laws.
- ▶ Look for opportunities for continuing education because the laws are always changing.
- ▶ Display a fair housing poster in your office.
- ▶ Understand that there is no reason to discriminate
- ▶ Ensure that housing production reflects the actual needs/goals of a community

Social economic and demographic mobility comes by way of housing

- ▶ Diverse
- ▶ Welcoming
- ▶ Inclusive
- ▶ Aging in place
- ▶ Community

Towns That Have Age-Restricted Zoning or That Outlaw Multifamily Zoning in Greater Boston

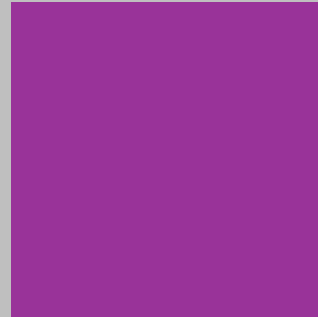


What gets built? Why?

- ▶ Political influence of promoting age restricted housing
 - ▶ Intended/Unintended consequences
 - ▶ Despite some reports and data on need
 - ▶ Impacts on schools
 - ▶ **2017 MAPC “The Waning Influence of Housing Production on Public School Enrollment” study**
 - ▶ found not relationship between school enrollment rates and housing production in the 234 districts they studied
 - ▶ additional family housing can be considered without driving enrollment and school costs through the roof

Whitney Demetrius
Director of Fair Housing and
Municipal Engagement
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WHO CAN WIN THE LOTTERY? AGE
RESTRICTIONS AND INEQUALITY IN THE
DEVELOPMENT OF SUBSIDIZED HOUSING

Prof. Katherine Levine Einstein and Maxwell Palmer

Boston University

Initiative on Cities

June 15, 2023

U N D E R S T A N D I N G B O S T O N

**The Greater Boston
Housing Report Card
2022**

With a Special Analysis
of Equity in Subsidized Housing

Neighborhood
Defenders

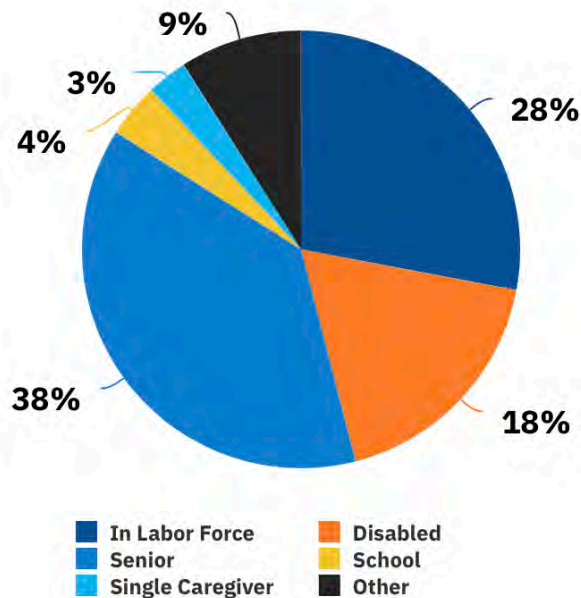
Katherine Levine Einstein

David M. Glick

Maxwell Palmer

MA HOUSING CRISIS: WHO'S AT RISK?

EXTREMELY LOW INCOME RENTER HOUSEHOLDS

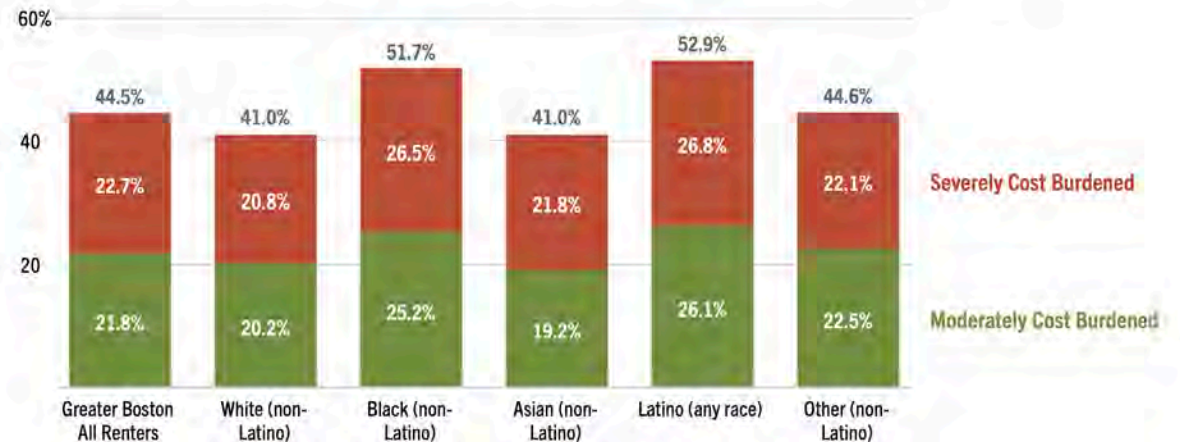


Extremely Low Income defined as those whose incomes are at or below 30% of the area median income.

<https://nlihc.org/housing-needs-by-state/massachusetts>

Around 45 percent of renters in Greater Boston are cost burdened, and more than half of Black and Latino renters are cost burdened.

Share of renters by race who are moderately cost burdened (paying 30% - 50% of their income on rent) and severely cost burdened (paying more than 50% of their income on rent).



Note: Other includes American Indian and Alaskan Native, Pacific Islander, and multiracial non-Latino.

Chart: Boston Indicators • Source: 2014-2018 HUD Comprehensive Affordability Strategy

ANALYSIS OUTLINE

- Explore **where** and **for whom** communities in Massachusetts are building subsidized housing
- Subsidized housing = any housing produced through government funding or regulatory incentive
 - Tax credit projects
 - Chapter 40B
 - Inclusionary zoning

DATA AND METHODS

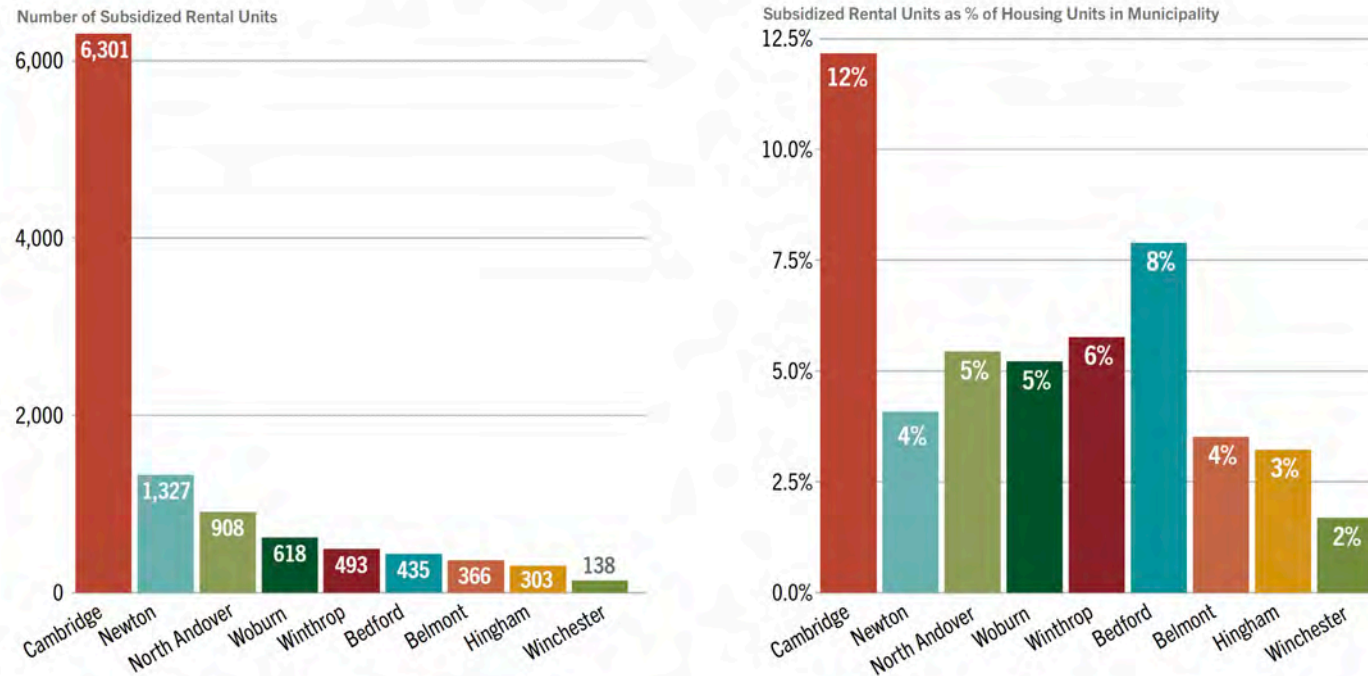
- Interviews (some anonymous, some on the record)
- Document review (including development proposals and meeting minutes)
- Analysis of subsidized housing units from Housing Navigator, HUD, MAPC, and DHCD

CENTRALIZED INFORMATION FROM HOUSING NAVIGATOR

- In 2018, Housing Navigator brought together data from a variety of different federal, state, and local sources to create a searchable database of subsidized housing opportunities
- Features key details, including number of bedrooms, that are often unavailable from other sources

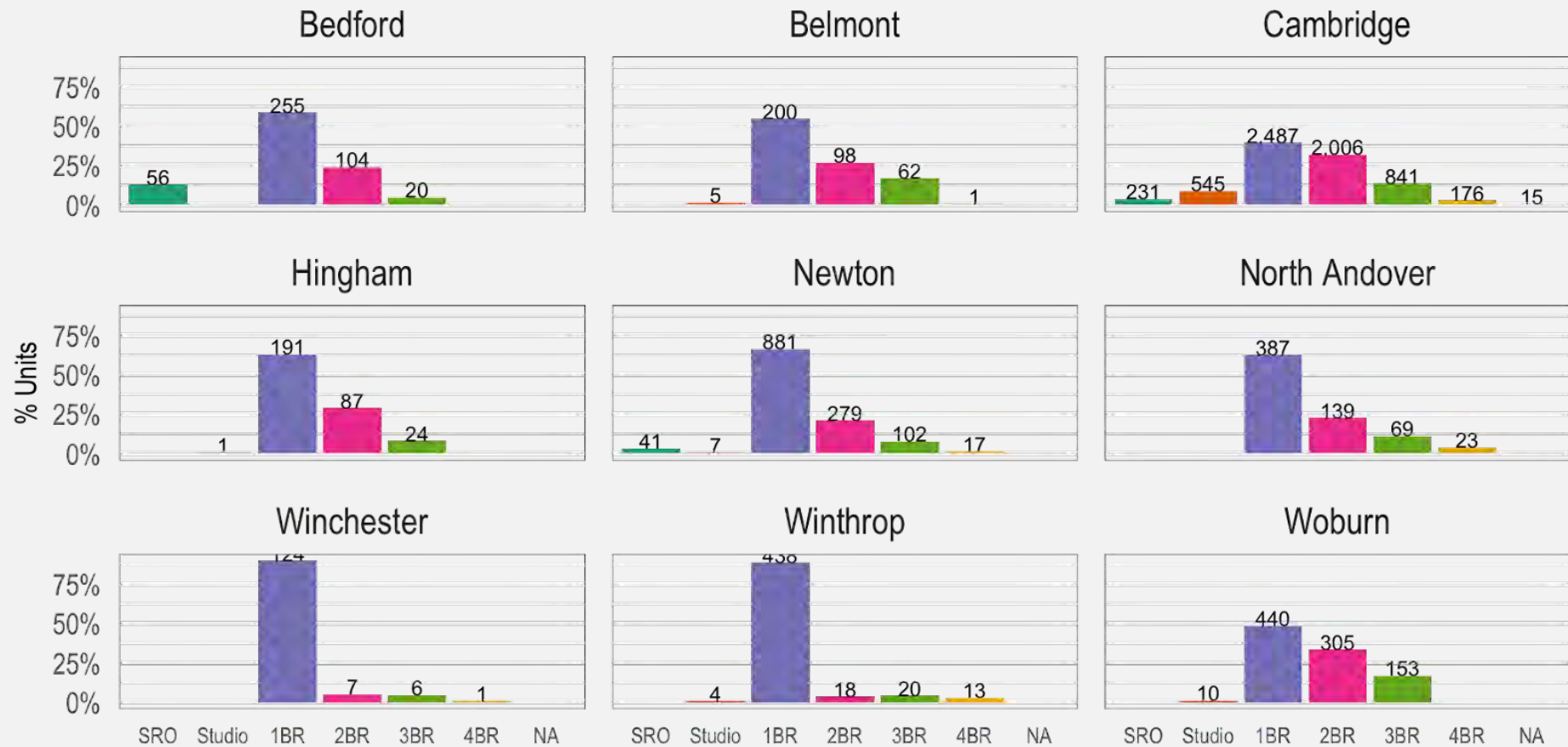
INEQUALITY IN SUBSIDIZED HOUSING PRODUCTION

FIGURE 4
Distribution of Subsidized Rental Units in Housing Navigator Sample Municipalities, by total units and percentage of all housing units.



Source: Housing Navigator; 2020 American Community Survey

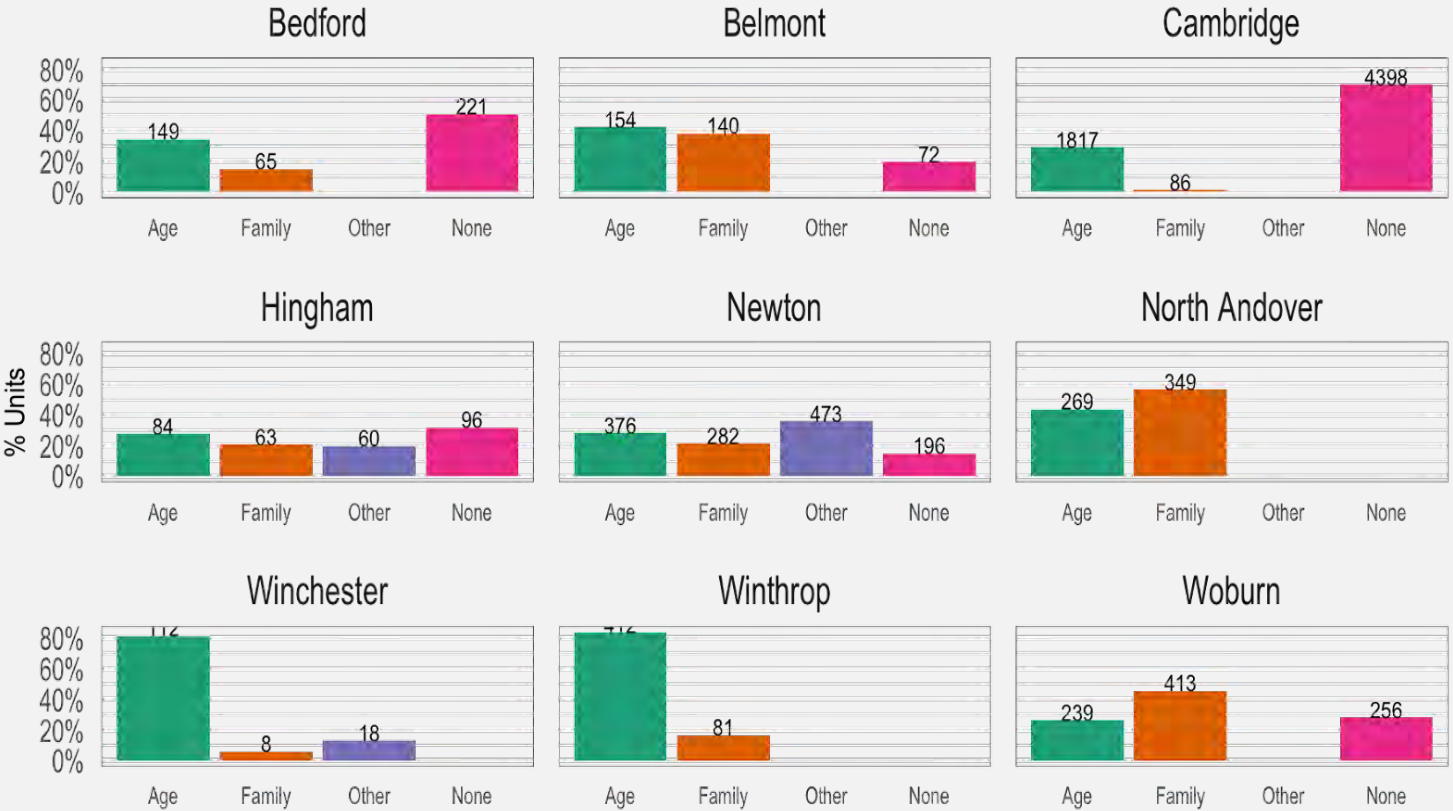
INEQUALITY IN SUBSIDIZED HOUSING PRODUCTION: UNIT SIZE



EXCLUSIONARY RESTRICTIONS

- Age restrictions
- Local preferences
- High cost of affordable housing in suburban communities
- Inaccessible location of subsidized housing
- Failure to prevent private-market discrimination

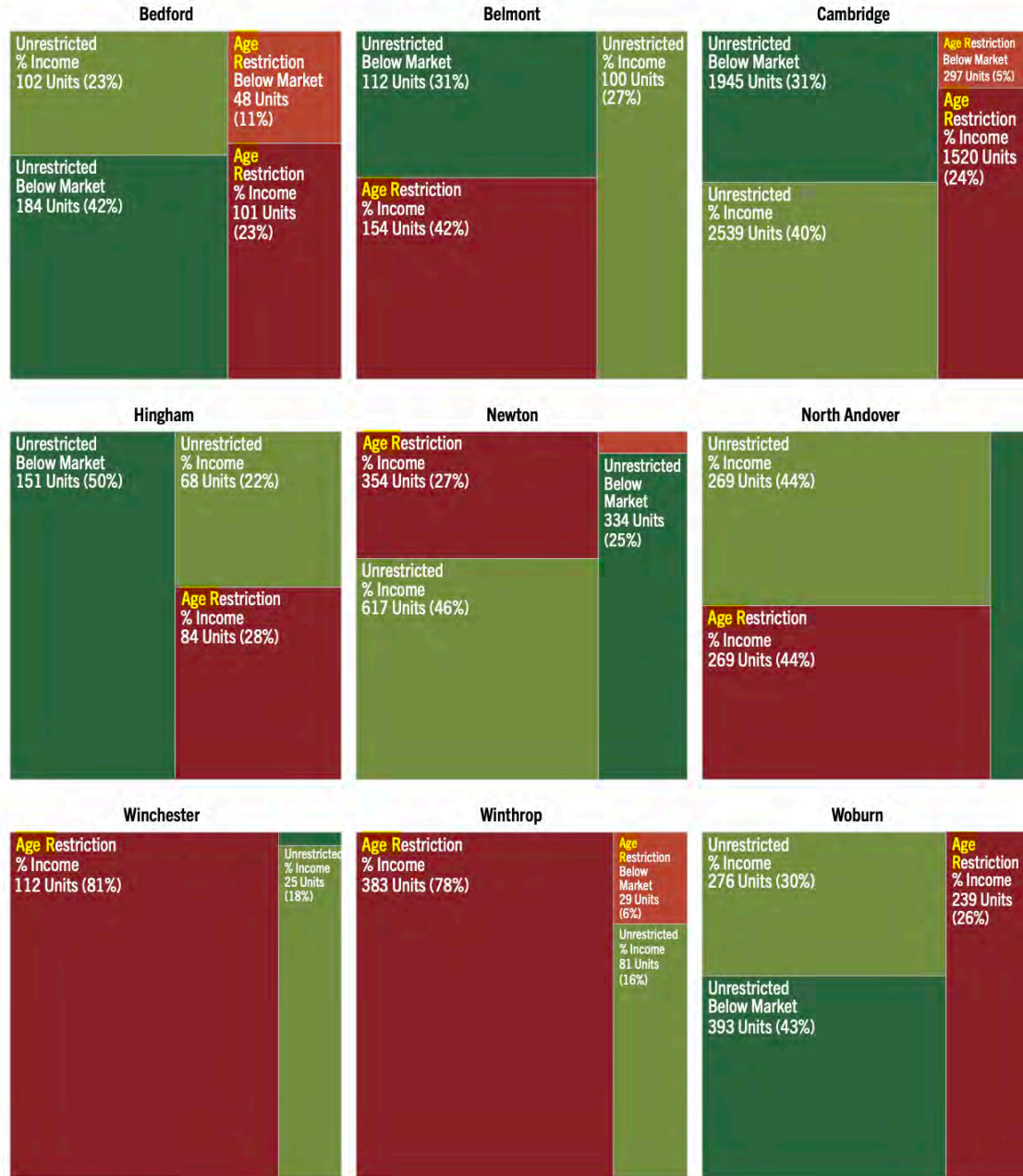
AGE RESTRICTIONS



AGE RESTRICTIONS

- The most common type of restriction in our sample of subsidized housing!
- 33% of all units in our sample are age-restricted
- Age-restricted units make up 64% of units with restrictions
- The most affordable form of subsidized housing is disproportionately reserved for seniors: a large share of subsidized units are both age restricted and use a percentage of income to determine the rent

Restrictions and Rent Types in Housing Navigator Sample Municipalities



AGE RESTRICTIONS: A POLITICAL COMPROMISE?

- A few communities facilitate the construction of senior housing formally with senior housing overlay zoning districts
- In most places, though the impetus to build senior housing comes in part from informal political pressure

AGE RESTRICTIONS: A POLITICAL COMPROMISE?

- Housing opponents wield language about senior housing to object to new housing developments in communities wary of increased density
- 2016 Gloucester planning board meeting, a resident “expressed concern over the lack of one-bedroom units in the project. She asked for a decrease in two-bedroom units and an increase in the one-bedroom units. She stated that within six years residents between the ages of 50-75 years old will need housing.”
- 2017 Newton meeting, a resident opposed a development because it would not “provide housing that is affordable to seniors.”

AGE RESTRICTIONS: A POLITICAL COMPROMISE?

- Public meetings show **deep opposition to family-sized housing (and families)**
- 2017 Milton planning board meeting commenter supported a development because “the [small] sizes of the proposed apartments were good considering the overcrowding of the schools.”
- 2016 Woburn zoning board meeting, a resident worried about the impact of a proposed 40B development on schools: “If the 113 units have children, what happens? Has anyone looked into what happens at the schools?”
- 2016 Andover planning board meeting, a resident stated that “the Board should take into consideration that 10 houses of that size will have 30 plus children, which would have an impact on South Elementary School.”

AGE RESTRICTIONS: A POLITICAL COMPROMISE?

Differences Between Commenters & Voters

	Commenters	Voters	Diff.
Women	43.3%	51.3%	-8.0%
Whites	95.0%	86.7%	+8.2%
Age > 50	75.0%	52.6%	+22.4%
Homeowners	73.4%	45.6%	+27.8%

AGE RESTRICTIONS

- There is clearly a need for senior housing
- But, we also need lots of other types of housing, and communities may use senior housing as a tool for avoiding their other housing obligations
- Also, cannot ignore racial bias
 - 65+ population in MA: 87 percent white
 - 18-65 population in MA: 73 percent white
 - <18 population in MA: 65 percent white

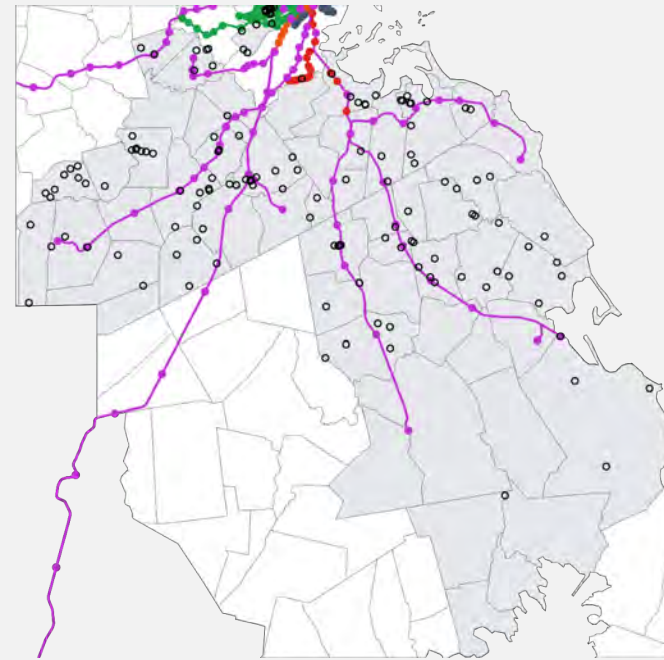
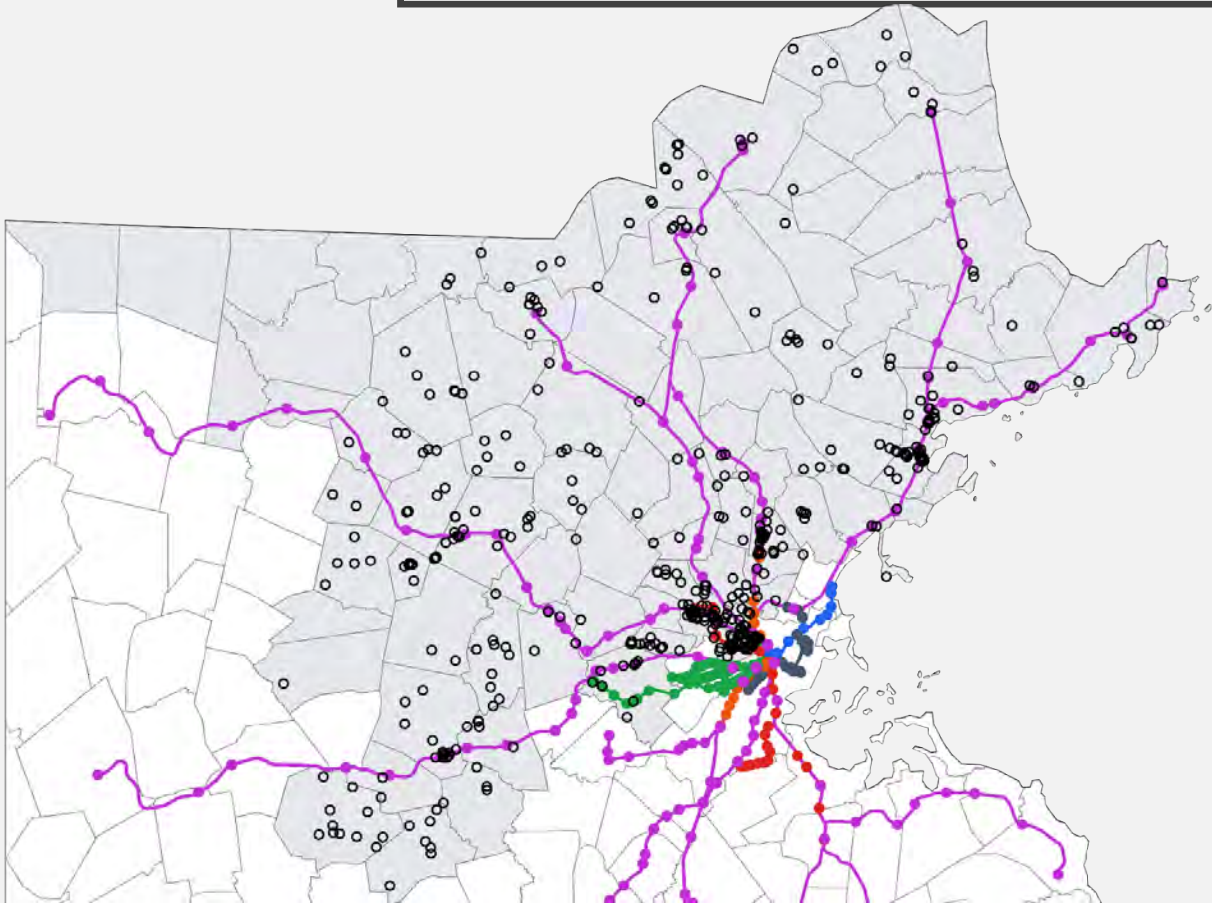
LOCAL PREFERENCES

- Many communities state that people who live, work, or go to school in a community receive preference in subsidized housing lotteries lottery
- In addition to explicitly favoring community residents, local preferences may dissuade applications from outsiders, especially given difficulty of process
- Local housing consultant: “The biggest things towns care about is local preference. They want that.”

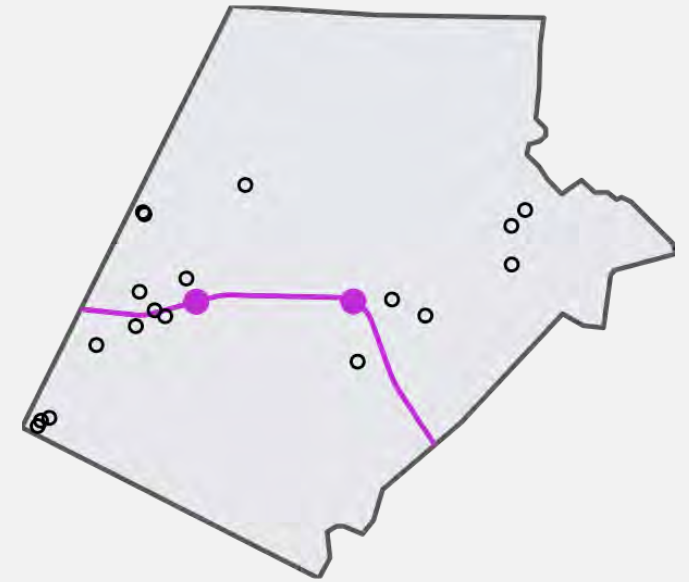
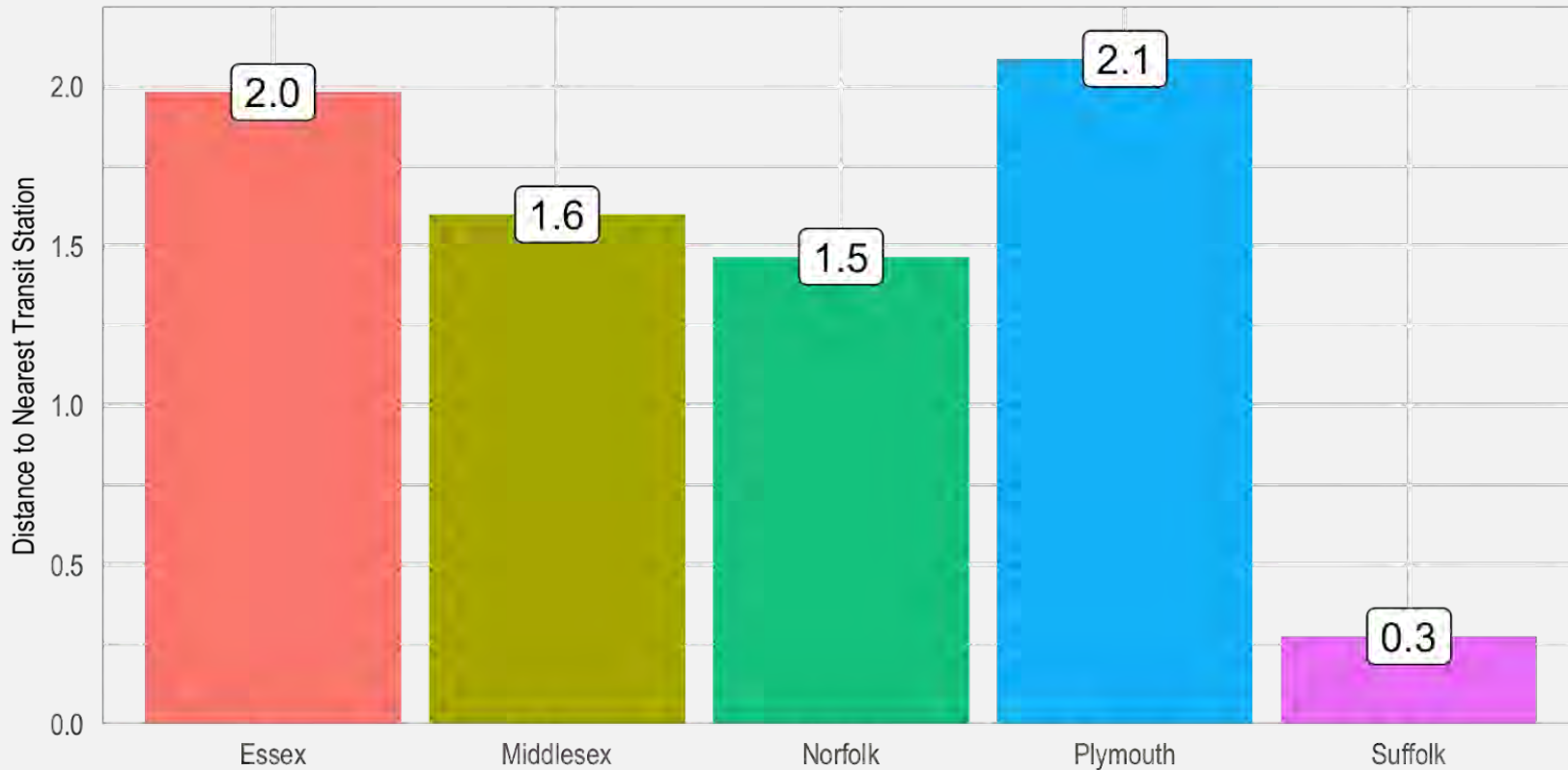
HIGH COST OF SUBURBAN HOUSING

- Subsidized developments often set with relatively high rents, with maximum incomes for a family of four seeking housing at \$110,000
- David Gleich (Boston Housing Authority): “Are we interested in serving someone who is a resident of Hingham and they’re at or below 80% [of Area Median Income]? Or, are we interested in serving families who don’t have anywhere to go, who are homeless, who are couch surfing?”

INACCESSIBLE LOCATION OF SUBSIDIZED HOUSING



INACCESSIBLE LOCATION OF SUBSIDIZED HOUSING



CONCLUSION

- We are not building anywhere near enough housing, subsidized or market-rate, to meet the region's demand!
- Access to **subsidized housing** is deeply unequal
- A variety of exclusionary restrictions, **including age limits**, may further constrain access to this scarce and precious resource

THANK YOU!

- We are grateful to The Boston Foundation and Boston Indicators for their support and partnership on the Greater Boston Housing Report Card, and the Initiative on Cities for their support of *Neighborhood Defenders*.
- Thanks to the housing consulting firm, state agencies, and Housing Navigator for generously sharing data and documents with us.
- For more information:
 - kleinst@bu.edu
 - mbpalmer@bu.edu

HOUSING FOR EVERYONE

MHP Housing Institute
June 2023



Housing for Older Adults: Considerations

- Why does your community want to accomplish with zoning for senior housing?
- Want vs. need
- Who are we serving?
- Who is not well served?
- What makes housing suitable and beneficial for older adults?
- “Older adults” are not a homogeneous group ... 55 is not 62 is not 84.
- What does the senior housing future look like?
- Who are you consulting with/talking to when you write a senior housing bylaw?



A planner's perspective

- Great planning makes great communities!
- Great communities welcome everyone!
- Great communities provide housing for everyone!





My bias

- All children should have a safe, decent home, healthy food, medical care, and great schools.
- All seniors should have a safe, decent home, healthy food, medical care, and services to support aging, wellness, community, and opportunities.
- The state and cities and towns need to take affirmative steps to prevent housing discrimination against all protected classes, including families and older adults.

Looking back ...

Housing the Commonwealth's School-Age Children (2003)

“...Most of the Commonwealth’s new multi-family developments have generated little if any impact on public schools because with rare exception, they were designed to be childproof.

“One- and two-bedroom apartment developments are in vogue not because they meet the most pressing housing needs but rather, because they address fiscal objections from cities and towns.

“If communities that build more housing units are to receive incentive state aid, they should not be rewarded for building homes that deny housing choice to low-income families.”



What is senior housing?

- Housing for Older Persons Act (1995)
 - Housing with a 62+ age restriction is “intended for, and solely occupied by, persons 62 years of age or older ...”
 - Also enables the development of housing intended and operated for persons 55 and over if ... at least 80 percent of the units are occupied by at least one person who is 55 years of age or older ...
- Senior housing” includes a variety of housing types depending on the market the development is designed to attract and the interests and goals of the developer.

Want vs. need

- *Seniors have nowhere to downsize in our town*
- *We owe it to our seniors ...*
- *We want to keep seniors here because they don't put kids in our schools*

But ... is the senior housing developed in your town meeting the needs of seniors, or mainly addressing concerns (real or imagined) about school enrollments and school costs?

How do you know what seniors need?





WHO ARE WE SERVING?

Senior housing types

- Age-restricted housing
- “Active adult” housing
- Retirement community
- Independent living
- Assisted living residences
- Memory care
- Skilled nursing



Needs often met by suburban “active adult” developments

- Younger end of retirement age
- Older homeowners able to capitalize on equity in their home
- Older adults relocating to live near adult children and grandchildren
- People with varied leisure interests and resources
- People wanting managed housing and limited/no maintenance demands



Not well-served

- Older men and women (75+) with limited incomes and no assets.
Issues:
 - Public housing wait lists and public housing conditions
 - Need for services
 - State policy preferences for family housing (LIHTC)
 - Mission-driven non-profits work to meet these needs, but the extent of need exceeds supply
 - Market-rate independent living and assisted living residences far too expensive for seniors who need subsidized, suitable, service-enriched housing

Advice: talk to your Continuum of Care (CoC) about trends in senior homelessness.



Challenges

- Older adults needing supportive services (social, leisure, case management, transportation), health care
- Assisted living:
 - Rapidly growing
 - Expensive (In Massachusetts: \$6,500+/month)
 - Target demographic are people who already can afford independent living with in-home services in their own home.
 - Not designed to serve low-income seniors

Senior housing is a valid planning concern

- Seniors often have needs that are complicated and difficult (expensive) to meet
 - Loneliness
 - Social isolation
 - Hunger
 - Housing instability and homelessness
 - Ageism
 - Financial insecurity
 - Technology changes

Age-restricted housing may not address these needs unless it is enriched with services, provides for affordability, and is well managed



Today's older adult market ... what about the future?

Census Bureau (2020):

- America is graying. The nation's 65-and-older population is projected to nearly double in size in coming decades, from 49 million in 2016 to 95 million people in 2060. The share of people 65 and older will grow from about 15 percent in 2016 to nearly a quarter of the population in 2060.
- The number of people 85 years and older is expected to nearly double by 2035 (from 6.5 million to 11.8 million) and nearly triple by 2060 (to 19 million people).

Needs exist, and they will grow. How will those needs be met? Who will benefit?



Caring for older adults

- Managed housing requires employees. Assisted living, memory care, skilled nursing, in-home care all require employees
- *Where will they live?*
- Many jobs in senior housing and supportive services pay fairly low wages. Does your community provide for a workforce of senior caregivers, nurses and allied health care staff, and all the other jobs required to operate housing for older people, such as housekeeping, food preparation, fitness specialists, drivers, wait staff?
- If your community wants to take care of seniors, you need to take care of the younger people who will care for them as well.



**You need a lot of
information because ...**



You can't make good policies without it.



Zoning for older adult housing

- If for 55+, do not prohibit households with people under 18.
- *Density matters.* For older adults with resources, amenities matter. Amenities come at a cost ... it takes density to make the economics of amenities and services work.
- *Design matters.* Zone for a community, not a housing development. Integrate universal design in site planning standards.
- *Site suitability matters.* Access to goods and services, transportation, neighborhood and community activities – these things matter. *On-site services matter even more.*
- Provide for a range of senior housing types and *incentives for affordability.*



Zoning alone is not the way to meet senior housing needs

- Build partnerships with mission-driven non-profit housing developers
- Support their applications for housing subsidies (LIHTC, other)
- Build a coalition of knowledgeable community partners – COA, Housing Authority, housing developers, social service agencies, health care providers, interfaith leaders, others
- Talk to your seniors – from retirees to frail elders.
- Talk to younger householders with elder care responsibilities. What do *they* need?

An elderly man with grey hair and a beard is seen from behind, sitting in a wheelchair. He is wearing a dark blue, textured blanket or jacket. He is looking out of a large, multi-paned window. The view outside the window shows bare trees and a snowy landscape, suggesting a winter setting. The lighting is soft and natural, coming from the window. To the right of the man, there is a small table with a potted plant and some other items. The overall mood is contemplative and somewhat somber.

Does your town have room for me?



2Life
COMMUNITIES

Defiantly joyous aging.

MHP Housing Forum

June, 2023





“Instead of being afraid of what may happen to me tomorrow, I look forward to tomorrow and the next day, etc. I haven't felt this way in many years. That's what the staff and neighbors at [2Life] mean to me.”

– 2Life Resident

2Life at a Glance

- **Developer, owner, property manager, and service provider**
- 1,378 apartments; **83% PBV**
- Median Income: **\$12,000**
- 1,600 older adults from **30 countries**
- **950 units in pipeline**; including middle market

Brighton, Mattapan, Brookline, Framingham, Lynn, Newton, Shirley, Waltham



Mass Elder Economic Insecurity

- **HIGHEST** Elder Economic Insecurity
- **4th HIGHEST** disparity between white and older adults of color
 - **Median family wealth: white \$188,200; black \$24,100**
- **2nd HIGHEST** per capita nursing home placements
- **Elder homelessness rising**



2Life's Aging in Community Model





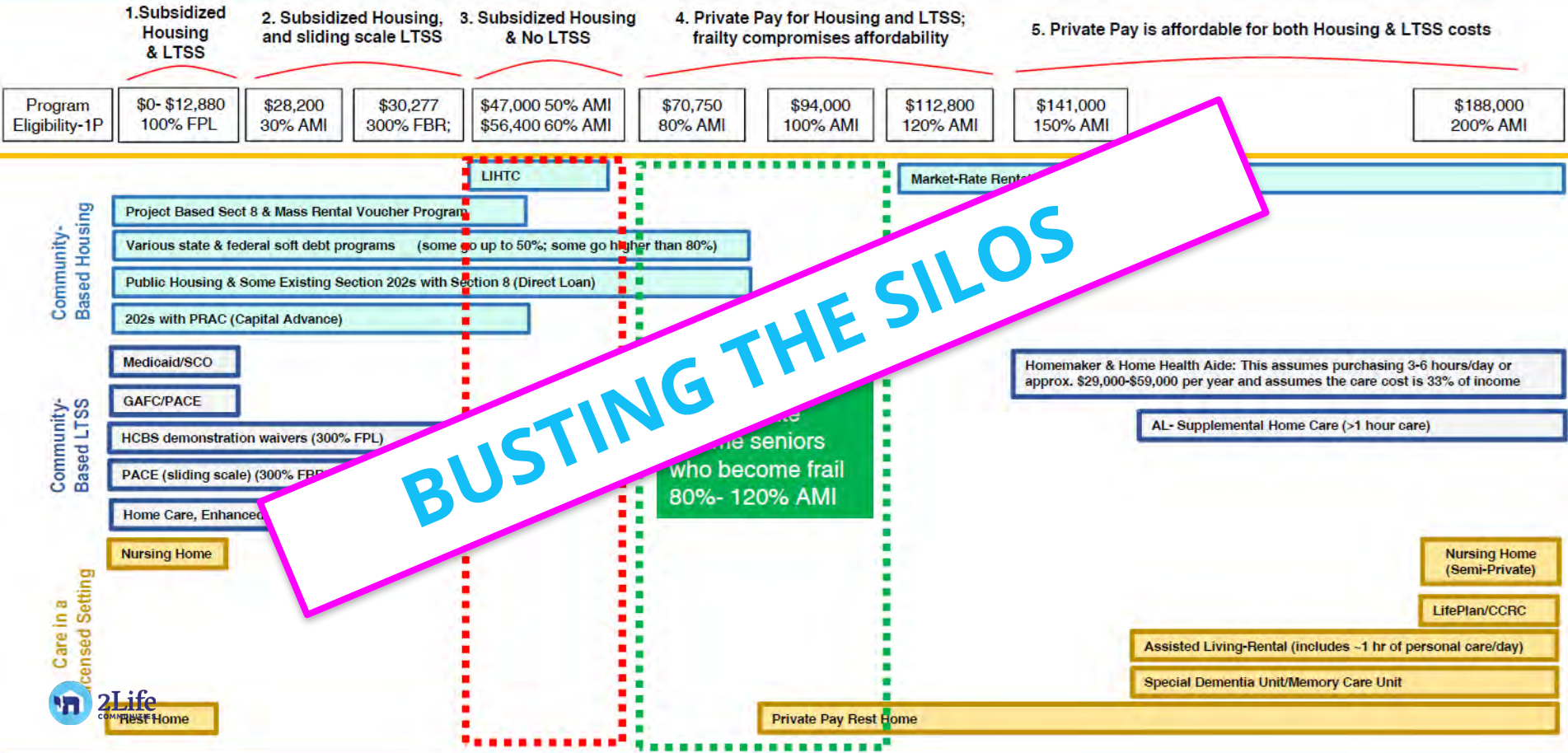


Aging in Community Impacts

- HUD study: avg. age people leave senior housing
National: 79 Mass : 82 **2Life: 87**
- 40% of 2Life residents qualify for nursing home care
Only 1% who leave each year go to a nursing home

Eligibility for Elderly Affordable Housing & Long Term Services and Supports (LTSS)

State of Massachusetts 2021



3 Policy Recommendations

- 1. Align subsidies & elder economics by dramatic increase in MRVP**
- 1. Better align eligibility for subsidized LTSS & housing**
- 1. Encourage co-location of housing, health & homecare programs**

Social Isolation : The Myth of “Aging In Place”



According to AARP, nearly 90% of older Americans say they want to “age in place.”

“This is both foolish and unsustainable. We can do better. Aging is, and always has been, a team sport. The myth of ‘aging in place’ harms people by defining the decision to share one’s daily life with others as failure.”

– Dr. Bill Thomas

Local Initiative Program

Rieko Hayashi and

Aly Sabatino

June 15, 2023

Edward M. Augustus Jr.,
Secretary



Commonwealth of Massachusetts
**EXECUTIVE OFFICE OF HOUSING &
LIVABLE COMMUNITIES**

What is LIP?



A program that encourages locally-driven efforts to create affordable housing.



It falls under Chap. 40B, and was created in response to opposition to 40B and the development of affordable housing projects.



LIP provides a mechanism to encourage locally supported affordable housing, where the municipality is engaged in the development of the project, prior to any application to EOHLIC.

Two Types of LIP Projects



**“Friendly 40B”:
Projects permitted
with a Comprehensive
Permit (LIP 40B)**

Municipality must
support – application
signed by Chief Elected
Official; other support,
e.g., CPA funds



**“Local Action Units”
(LAU)**

Examples of LIP Projects



New construction

Building conversion

Substantial rehabilitation

Large and small rental projects

Homeownership – both single family and condo

First Time Homebuyer Buydown Programs

Non-profit sponsored projects



LIP is Popular and Growing

Since its inception in the 1980's, approximately 40,000 units of housing have been approved, of which almost 8,000 are affordable.

In 2022, 1,955 units were approved under LIP.

Of those units, 1,227 were Local Action Units and 728 were LIP 40B units.

Projects are developed across the State.



Why is LIP Appealing to Housing Partners?

Eligible units will count on the
Subsidized Housing Inventory

Locally endorsed projects -
community has a say in the early
stages

Non-competitive process - is fairly
simple, since no state subsidy is
allocated

Comprehensive permit a good
vehicle for consolidating waivers,
etc.

Project Requirements

- Market and affordable homeownership units must be indistinguishable from the exterior
- Affordable units must be distributed proportionately throughout the development
- All amenities must be made available to all residents
- Ten percent of total units in a family development must be 3 bedroom and be distributed proportionately throughout the project, both by location and income tier.



LIP 40B

Application Process



Contact EOHLC before submitting



Requirements - in
application

LIP 40B Application Process (cont'd.)

PEL to ZBA for comprehensive permit

Municipality and developer

**Approval of Affirmative Marketing
Plan and Tenant Selection Plan**

Regulatory Agreement

Municipality,
developer, and
EOHLC

Can take several
months

Serves as the
“Final Approval”



Local Action Unit Application Process



Key Requirements:



Application submitted by municipality



Evidence of Local Action



Affirmative Marketing Plan and Lottery



Regulatory Agreement





Examples of Local Actions that are Eligible for LAU:

- Zoning-based approvals (e.g., special permit, or other discretionary zoning approval),
- “As of Right” approvals which is defined in state law as “development that may proceed under a zoning ordinance or by-law without the need for a special permit, variance, zoning amendment, waiver or other discretionary zoning approval,
- Conveyance of publicly owned land,
- Utilization of Community Preservation Act funds.

The municipal action must be conditioned on the provision of affordable units.



Project Requirements

- Market and affordable homeownership units must be indistinguishable from the exterior
- Affordable units must be distributed proportionately throughout the development
- All amenities must be made available to all residents



Fair Housing Framework

- **Obligation to affirmatively further fair housing**
 - maximum opportunities for persons protected under fair housing laws through marketing, application process, and selection policies and procedures



Marketing Plan Contents

A description of marketing and outreach

Sample ads/publications, social media

Application materials

Informational materials

Eligibility requirements

Lottery and resident selection procedures

If there is a local preference include a clear description of the preference used

The Subsidized Housing Inventory (SHI)

- **The SHI is a list of the number of subsidized units in each community and the percentage of all units**
- **Generally, units count if:**
 - Developed under an eligible state or federal subsidy program
 - Affordable to households at or below 80% of area median income
 - Have long term use restrictions
 - Are subject to an Affirmative Fair Housing Marketing and Resident Selection Plan



What is Counted on the SHI?

- **Rental:** If at least 25% of the units are at 80% AMI or below, or at least 20% are at 50% AMI or below, and such units meet LIP criteria, then all units count. If there are fewer proposed units, only the affordable ones will count
- **Ownership** - only affordable units meeting LIP criteria count.



Contact Information

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Rieko.Hayashi@Mass.Gov

Aly Sabatino, LAU Coordinator

Phone: 617.573.1328

Alyxandra.Sabatino@mass.gov

Margaux LeClair, Counsel,

Subsidized Housing Inventory

Phone: 617.573-1526

Margaux.LeClair@Mass.Gov



Resources

LIP Website-

<https://www.mass.gov/service-details/local-initiative-program>

SHI Website-

<https://www.mass.gov/service-details/subsidized-housing-inventory-shi>





Local Action Units in the City of Melrose

**City of Melrose
Office of Planning and Community
Development**

June 15, 2023

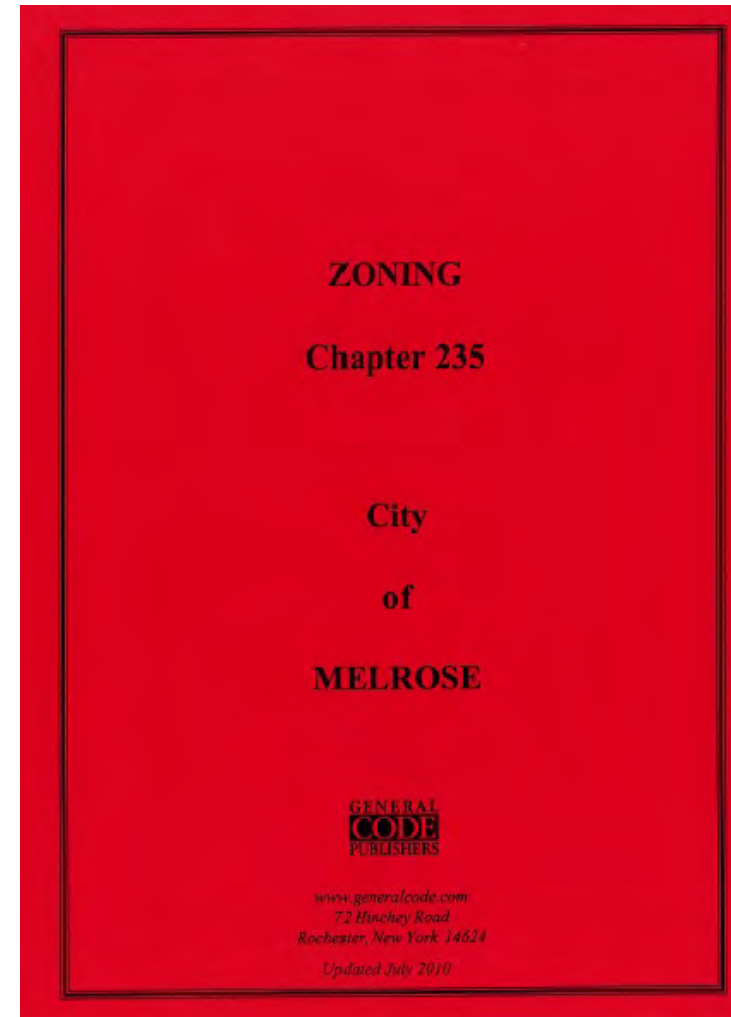
Melrose Background

- Population 29,000 with 12,000 households
- 55% single family homes and there is a mix of small scale and multifamily structures
- Roughly 61% of renters
- 8% or 967 units on the Subsidized Housing Inventory
- 36% of all households are low-income
- Almost 30% of Melrosians are housing cost burdened



Inclusionary Zoning & Incentives

- Since 2004 – main tool for creating affordable units
- Developments with 8+ residential units 15% of units affordable at 80% AMI (fractional unit >0.5 round up, <0.5 \$ contribution)
- Developments with 5-7 units option for monetary contribution in lieu of providing units (3% of the sale price/market value)
- Allowance for a density bonus 1 additional market for each affordable & reduced parking



LAU – Inclusionary Zoning

- Zoning Ordinance includes requirements
- Units must qualify for Subsidized Housing Inventory
- Developers responsible for designating, marketing & maintaining status of affordable units - hire affordable housing consulting and lottery group
- Municipality does not have to manage process or lottery

Affordable Housing Lottery

Blueberry Hill Estates Blueberry Hill Lane, Melrose, MA

\$228,600 for a 2 Bedroom Townhome (Condo Fees are \$390/month)

\$259,400 for a 3 Bedroom Townhome (Condo Fees are \$390/month)

This is a lottery for two affordable townhomes at Blueberry Hill Lane Estates, a new subdivision of 19 homes located in Melrose. Conveniently located just over one mile from the Oak Grove MBTA train station and two miles from Route 1, the subdivision neighbors Pine Banks Park, a popular local recreation area. The affordable 2BR home contains 2,793 square feet and 3.5 bathrooms, while the 3BR home contains 2,009 square feet and 2.5 bathrooms. The townhomes include a porch, walk-out deck, garage, and full, unfinished basements. Kitchens feature quality appliances, including a stove, microwave, and dishwasher. The exteriors of the homes are low maintenance vinyl siding and trim. A fee of \$390/month covers common area landscaping and general maintenance, trash, and snow plowing. The townhomes will be ready for purchase shortly after the lottery date.

The two (2) affordable townhomes will be sold at an affordable price to households with incomes at or below 80% of the Area Median Income.

Maximum Household Income Limits:

\$78,300 (1 person), \$89,500 (2 people), \$100,700 (3 people)
\$111,850 (4 people), \$120,800 (5 people), \$129,750 (6 people)

The Maximum Household Asset Limit is \$75,000

Public Info Session

May 15, 2023 at 6:00 pm via Zoom

Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 818 9317 7595, Passcode: 088159

Application Deadline

June 12, 2023 at 2pm

Completed Applications and Mortgage Pre-Approvals must be received, or postmarked, by this date. Applications and Pre-Approvals postmarked by the deadline must be received within 5 business days.

Lottery

June 22, 2023 at 6:00pm via Zoom

Go to zoom.com/join or call (646) 558-8656 and enter Meeting ID: 857 2736 5609, Passcode: 276410

For Lottery Information and Applications, or for reasonable accommodations for persons with disabilities, go to www.sebhousing.com or call (617) 782-6900 (x2) and leave a message, or postal mail SEB Housing, 257 Hillside Ave, Needham MA 02494. Free translation available. Traducción gratuita disponible. Tradução livre disponível.



SCAN HERE

LAU – Inclusionary Zoning

- Requirements are also attached as conditions to Planning Board’s Site Plan Approval decision for a development
- Affordable units are identified during the public hearing process

#	Condition	Timeframe for Compliance	Verification Department (Initial)
34	The Applicant/Owner, its successors and/or assigns, shall create and maintain _ units of affordable housing in the project. These units will serve eligible households whose annual incomes do not exceed 80% of the area median household income in the Metropolitan Area Boston-Cambridge-Quincy HMFA Standard Metropolitan Statistical Area, pursuant to §235-73.1 of the MZO.	Perpetual	OPCD
35	The affordable units shall qualify for inclusion on the Executive Office of Housing and Livable Communities Chapter 40B Subsidized Housing Inventory (SHI). The Applicant/Owner, its successors and/or assigns, shall work with the City and submit a Local Initiative Program Application for Local Action Units for inclusion of the affordable unit on the City’s SHI.	PB - submit LIP-LAU Application CO – Signed Regulatory Agreement	OPCD
36	The affordable units shall be comparable in size, number of bedrooms, materials, and with the same parking ratio as the market rate units in the project. The units will be comprised of _-bedrooms.	CO	OPCD
37	The affordable housing lottery shall take place prior to the City issuing a Certificate of Occupancy for the affordable dwelling units.	CO	OPCD

LAU – Inclusionary Zoning

Process:

- Housing consultant submits LAU Application for Mayor's Signature & redlined version of Regulatory Agreement with the attached Affirmative Fair Marketing and Lottery Plan
- City reviews for consistency with Planning Board approval & calculation of allowable rent, sale price, utility allowances, etc.
- Provide justification for allowing for local preference
- City help advertise information session & lottery - attend
- Final Regulatory Agreement is submitted to City for Mayor's Signature and sent to EOHLC for final signature

LAU – Inclusionary Zoning

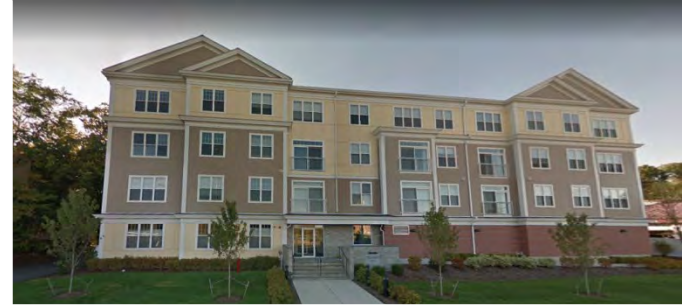
After Initial Occupancy of Units:

- Rental projects:
 - Annual report of rental units submitted to City with tenant information, date of last income certification, rent, etc.
 - Agent requests increases in rent based on updated AMI. Needs to be approved by the City and EOHLC. Often request accepted to not increase to max and/or only increase when units are vacant
 - After initial lottery waitlists are maintained by each development & City lists contact info on website
- For-sale projects are restricted at re-sale



LAU – Inclusionary Zoning

- 78 inclusionary units in perpetuity – additional 22 permitted
- Financial contributions in excess of \$335,000
- Contributed to increase on SHI from 6.94% in 2004 to 8% today



LAU – HOME Funds

- Seat on the North Suburban Consortium (NSC), Melrose harnesses HOME funding to support the creation of additional affordable units
- Partner with Melrose Affordable Housing Corporation (MAHC), Housing Authority, Others & NSC to acquire and convert units to affordable units
- 45 affordable homes created
- City completes LAU application to get units on SHI
- Restriction is through HOME covenant/deed



LIP – Friendly 40B

- Conventional 40B changed hands & is going through LIP process
- ZBA approved of request to transfer ownership & change subsidizing agency to EOHLC – subsidy is technical assistance
- Regulatory Agreement signed by developers, City & EOHLC will be in place with restrictions that are specific for comprehensive permit projects



Comprehensive Permits

- Developer submits Project Eligibility/Site Approval Application to subsidizing agency
- City invited to site visit & provides comments on proposal
- PEL issued, developer submits ZBA's Comprehensive Permit Application for local waivers
- Final approval & Regulatory Agreement with subsidizing agency (ZBA sign to check against local approval)
- City can submit Request for New Units Form for units to be on SHI as soon as the date of the ZBA decision is filed with City Clerk



Massachusetts Housing Partnership



Local Action Units: Creating and Preserving Locally Supported Affordable Housing Affirmative Fair Housing Marketing Plans

June 15, 2023

Liz Rust, Regional Housing Services Office



RHSO Introduction

REGIONAL HOUSING SERVICES OFFICE, *ESTABLISHED 2011*



Member Towns receive housing services for an annual fee per Inter- Municipal Agreement:

- Local Support (Studies, analysis, feasibility, project review)
- Monitoring and Inventory Management
- Program Development and Administration
- Assessment Valuations
- Other affordable housing services
- RHSO Website
- Regional Efforts, Trainings



RHSO Personnel deliver services through Lead Community.

	2010 Housing Units	SHI Units	SHI%
Acton	8,475	737	8.70%
Bedford	5,322	989	18.58%
Concord	6,852	715	10.43%
Lexington	11,946	1320	11.05%
Lincoln	2,130	298	13.99%
Maynard	4,430	425	9.59%
Sudbury	5,921	775	13.09%
Wayland	4,957	477	9.62%
Weston	3,952	151	3.82%
	53,985	5,887	10.90%

Concord Provides:

- Staffing and Contracting
- Administrative expenses
- Accounting
- Office support
- Technology
- Other

LIP LAU Process



Permit

Number of SHI units
Affordable unit
distribution: location
and unit/size/type
Parking, amenities
Timing of affordable
units

RESULT: Permit

LIP Application

Application, signed
by Municipality
Affirmative Fair
Housing Marketing
Plan (AFHMP)
Supporting Materials

**RESULT: Regulatory
Agreement**

Lottery

Within 6-12 months
of occupancy
Include approved
preferences

**RESULT: Regulatory
Agreement**

Occupancy



Overall Requirements

All units that are intended to go onto the ***Subsidized Housing Inventory (“SHI”)*** must be marketed under an approved Affirmation Fair Housing Marketing Plan

The plan requirements are detailed in the DHCD 40B Guidelines, Section 3.

- <https://www.mass.gov/doc/guidelines-gl-c40b-comprehensive-permit-projects-subsidized-housing-inventory>

These guidelines apply to all activities from outreach and marketing to occupancy and waiting lists.

It is the Developers (and lottery agent) responsibility to follow guidelines.

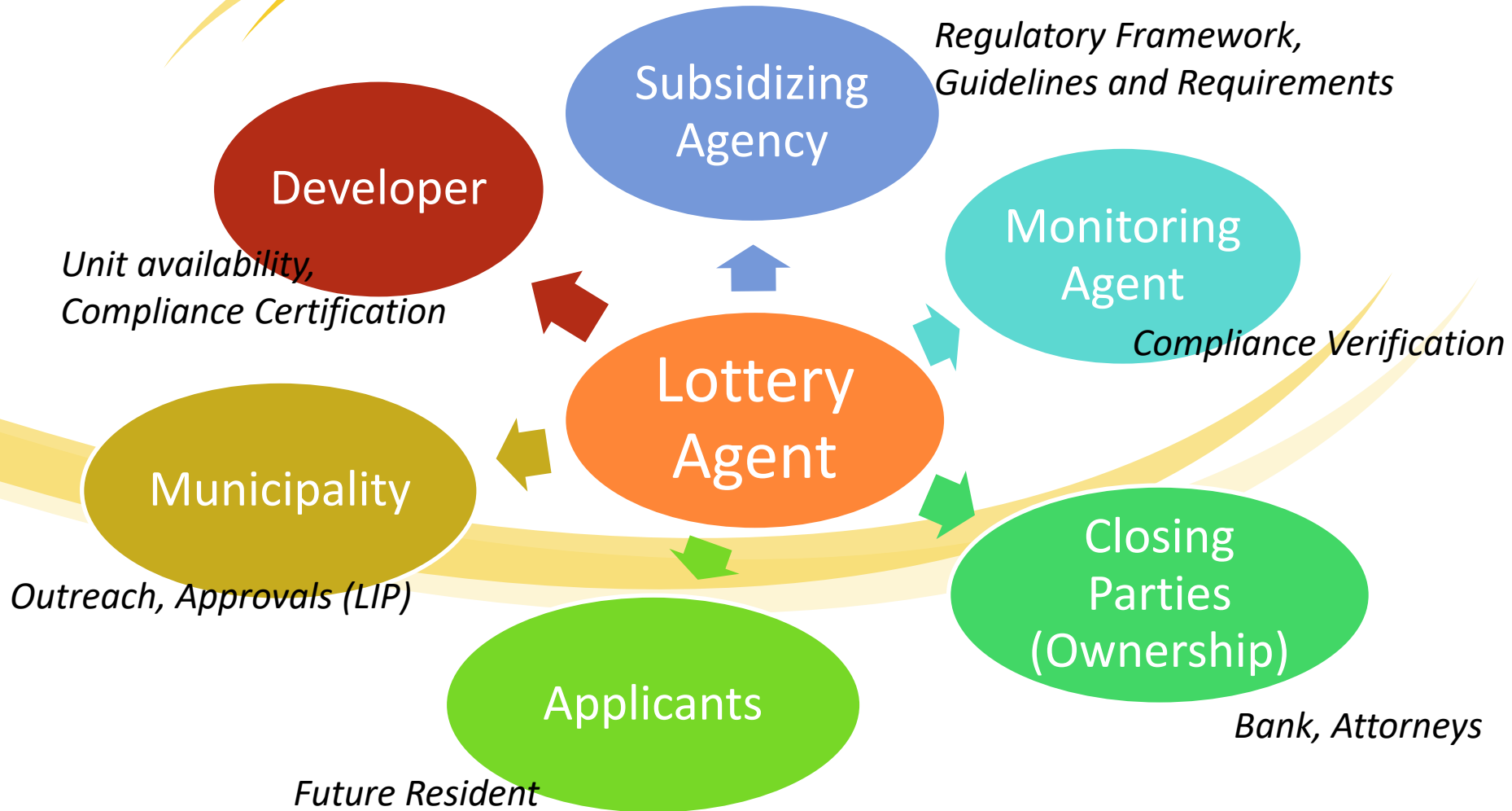


Goal of the AFHMP

The AFHMP consists of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are less likely to apply

The AFHMP demonstrates compliance with this objective, creating a solid applicant pool

Players in the Lottery





Plan Framework

Guiding requirements

- DHCD 40B Guidelines, HUD Occupancy Requirements (4350.3), Fair Housing Requirements

Know your program and subsidizing agency

- Differences between DHCD LIP or 40R, MassHousing 40B, MHP, Mass Development

Qualifications of Lottery Agent

- Experienced, Proficient, Compliant

Developer is Responsible for all associated costs

- Preparing plan, advertising, lottery & monitoring.



Plan Contents

Required AFHMP Content

- Overview of Marketing Plan & Developer Certification
- General Community Description
- Rents, Sales Prices, Condo Fees & Income Limits
- Reasonable Accommodation
- List of sites and papers to advertise
- Eligibility Requirements
- Application process
- Lottery/resident selection
- Preference System Used
- Resident Requirements - Annual Certification

Required AFHMP Sample Documents

- Applicant Information Materials
- Sample Advertisements and other marketing materials
- Application Form (w/ authorization to consent/release info)
- Affordable Housing Deed Rider/Description (ownership)



Property Description

Community/Municipality

- Location to transit, schools, retail, services
- Development description
- Development overview / Regulatory framework

Unit Description

- What is being sold or rented?
 - Specific Unit Numbers, ADA units, unit sizes
- Costs
 - What is rent/sales price?
 - Utilities/fees – other costs in addition to price/rent
- What amenities are included
 - Level of finish, Flooring, Appliances, Parking, Laundry



Eligibility and Preferences

Eligibility determines whether you are in the lottery

- Income Limits – Updated annually by HUD (5/15/23)
- Asset Limits: (ownership) \$75,000 plus \$200,000 for age-restricted projects
- First Time Home Owner

Preferences determine the order to be offered a unit

- Accessible Units
- Bedroom Size
- Local Preference – initial occupancy only



Nondiscrimination and Reasonable Accommodations

Hold informational meeting at an accessible location and time

- Evening or weekend, ZOOM preferred, with posted recording

Applications available in hardcopy in after hours locations (ex library), posted on-line and emailed as requested

Advertisements in minority, non-English papers

Advertising should not indicate any preference or limitation

Non Discrimination statements



Advertising and Outreach Plan

AFHMP Lists of where you are placing newspaper (paid) advertising:

- Minority/Foreign Language Newspapers
- Local Newspapers
- Ads must run twice

And where you are posting/sending notices:

- Housing Navigator – required for public subsidies (example DHCD, MHP)
- MassAccess Housing Registry – required for all units
- Metrolist – required for all units
- MAHA
- Town website
- Local/Regional Housing Organizations
- Local/Regional Employers
- Local Housing Developments
- Faith Based Organizations, Civic Groups



Application Package

Include everything an applicant needs

Design with care, be clear, and make easy to complete

Application materials include:

- Property and Unit Information
- Eligibility: Income, Assets, Other
- Preference: Clear description of preferences
- Documentation: Required 2 years taxes, 3 months bank statement, 5 paychecks, mortgage pre-approval (Homeownership), No Income, No Child Support, Minority
- Lottery description and process, timeline
- Non-discrimination, Reasonable Accommodations Statement, Certification and Authorization
- Other leasing/purchasing info: fees, utilities, minimum income
- Lease and Deed Rider information



Lottery Process

Hold Information Session

Describe the lottery process in detail

- All scenarios, Minority pre-lottery

How units will be awarded, priority of preferences

- Accessible Unit Preference
- Household Size Preference
- Local Preference
- General Pool

Line up the event



On Going Requirements

Plan must address on-going process

- Homeownership
 - Resale, ready buyer list, first-come first-served
- Rental
 - Opening waiting lists, re-marketing or continuous marketing
- Yearly Reporting
 - Annual certification of compliance, also as indicated in the Regulatory Agreement



Summary

Objective is to create a solid applicant pool

Approvals from developer, municipality and subsidizing agency are important

Plan the schedule carefully

Requires careful attention to the details

A comprehensive AFHMP plan simplifies process



Resources, Q&A

Regulations are your friend!

- DHCD 40B Guidelines

- <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

- HUD Occupancy Requirements (4350.3),

- http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg/4350.3

- Fair Housing Requirements

- <http://www.mass.gov/hed/community/planning/fair-housing-and-civil-rights-information.html>



Steps to Leverage Public Land for Affordable Housing

**MHP Housing Institute
June 2023**

Stone Soup Collaborative LLC

- ▶ Experienced Development Consultant (rural and urban)
- ▶ Have developed mixed use, mixed affordability and mixed ownership developments



Do Your
Homework

.....



OFFICE OF THE INSPECTOR GENERAL
COMMONWEALTH OF MASSACHUSETTS

JEFFREY S. SHAPIRO
INSPECTOR GENERAL

The Chapter 30B Manual: Procuring Supplies, Services and Real Property

- Legal Requirements
- Recommended Practices
- Sources of Assistance

MAY 2023

ONE ASHBURTON PLACE, ROOM 1311
BOSTON, MA 02108 | (617) 727 - 9140 | WWW.MASS.GOV/IG

What is M.G.L. Chapter 30?

Acquisition of:

- goods and services
- real property

Disposition of:

- real property
- surplus supplies

Who needs to comply with M.G.L. c. 30B?

All public entities including:

- Cities and towns
- Housing authorities (including affiliated and non-affiliated non-profits)
- Municipal boards, commissions, agencies, authorities and departments including municipal housing trusts

Real Property Acquisition and Disposition

Public Real Estate Acquisition

- Must solicit proposals to acquire by lease or purchase if value is \$35,000 or more
- Determine what it is you need (scattered site duplexes for example)
- Develop solicitation including description and evaluation criteria
- Advertise and Distribute
- Open, evaluate, and award



Real Property Acquisition and Disposition



Acquisition Exceptions

- **“Unique” acquisitions:** jurisdiction does not have to solicit if it needs a particular piece of property because of its unique qualities or location (open space: abuts existing conservation)
- **Emergencies:** if not enough time to advertise or there would be health or safety of people or their property then it can be waived
- **Community Preservation Funds:** If 100% of the acquisition is funded by CPA funds then the purchase is exempt from Ch. 30B

Disposition of Public Property

Why dispose of the property?

- Lack of staff capacity
- Financial risk
- Complexity of financing and public construction
- Political implications
- Management of “private housing”



Disposition Steps







- Declare property surplus and identify reuse restrictions, usually requires Selectboard and Town Meeting approval
- Due Diligence to establish preliminary site and feasibility for development
- If Real Estate value above \$35,000, then:
Develop solicitation (RFP or ITB), including:
 - Property description
 - Use restrictions, affordability
 - Evaluation criteria, threshold and comparative
 - Submission requirements (what do you need to score the proposal)
 - Contract term and conditions
- RFP Release Requirements
 - Minimum 30 days to respond (typical 8 weeks)
 - Advertise in Central Register and 2X in regional newspaper

RFP

Cautions

A recent AGO bid protest decision (Holyoke Housing Authority: Renovation of Lyman Terrace) describes actions or requirements in an RFP that could, if challenged, require the project to be subject to Ch. 149, public construction.

•Some Examples:

-  Prescriptive Design or Requiring Multiple Designs per proposal
-  Post-award approvals (beyond permitting)
-  Ground lease:
 - Term less than 50 years and/or,
 - Possession of buildings revert to lessor at end of term and/or,
 - Lessor exerts control through inspections or reporting
-  Sale: Revert to owner if foreclosure/other default
-  Public Funding equal to construction cost
-  Disposer cannot management the project

Evaluation Criteria

- Includes Scoring Categories (typically Unacceptable, Advantageous, and Highly Advantageous)
- Evaluation criteria should be specific for each scoring category
- Award contract to the “responsive” and “responsible” proposer offering the most advantageous proposal

Infrastructure and Green Design	Unacceptable	Advantageous	Highly Advantageous
<ul style="list-style-type: none"> • Underground utilities • Storm water management uses standards of low impact development • Buildings are located for maximum solar potential • Roof construction is “solar ready” (designed to support solar panels) • Meets green design standards for LEED, Passive House, or other comparable programs • Provide charging station(s) for EVs 	<p>Proposal fails to meet a majority of the RFP criteria for infrastructure and green design</p>	<p>The proposal meets some of the RFP infrastructure and green design criteria</p>	<p>Proposal meets the or exceeds all of criteria</p>

Award Project



Review Committee
recommends 1 or 2
Proposals to Awarding
Entity



Project is Awarded
and a Land Disposition
Agreement is
negotiated



Lease or Conveyance
is Signed at
Construction Loan
Closing



Case Study: RFP

RFP Profile: Emerald Pines Property

Request for Proposals
Emerald Pines Property
New Amber Housing Authority
Issued June 11, 2023

- I. Invitation to bid & site tour and briefing
 - a. New Amber Housing Authority is seeking proposals for the development and ongoing management of a 143-bedroom affordable rental housing development on a parcel of land located at 190 Main Street. The total land mass is 9.3 acres.
 - b. Proposals will be accepted at New Amber Housing Authority, until 2:00 PM, **Friday July 1, 2023**. Applicants must submit an original and eight copies marked "Emerald Pines Property."
 - c. All inquiries or questions regarding this RFP should be submitted in writing no later than **Friday June 24, 2023** to Executive Director, 1000 Main Street, New Amber, MA 01101.
 - d. A Pre-Bid Conference will be held on **Tuesday June 22, 2023** at 10:00 A.M. at New Amber Housing Authority followed by a site visit.
- II. Program description/development guidelines
 - a. The Housing Authority will enter into a long-term lease agreement with the selected responder, and the selected responder will be responsible for constructing the affordable housing units and ancillary facilities including vehicular and pedestrian access and circulation and for ongoing management.
 - b. The selected responder will be responsible for securing all permits and necessary zoning relief and will be responsible for all marketing and tenant selection lotteries, both for the initial rent-up and for subsequent vacancies.
 - c. Local preference is a very high priority for the Housing Authority and at a minimum 75% of the units should be made affordable to town residents and/or relatives of town residents as defined by the affordable housing committee.
 - d. The Housing Authority shall be identified as the management agent as well as the lottery and monitoring agent for the project.
- III. Property description
 - a. The Emerald Pines is 9.1 acres includes two zones; Zone A is 4 acres and Zone B is 5.1 acres as identified on New Amber Assessor's map #4, Parcel 100.
 - b. The property is owned by the New Amber Housing Authority and assigned by the Board of Commissioners to be used for general purposes including but not limited to affordable housing uses.
 - c. Affordable housing can be built with a 40 B permit from the New Amber Zoning Board of Appeals.
 - d. The property borders commercial developments located on Bravo and Lima Roads. Primary access should be developed off Bravo Road.
 - e. There is no sewer or wastewater system. The development should handle wastewater on-site through a package treatment system or individual systems.

- IV. Proposal Submission requirements
 - a. Description of development team including sponsor, architect, engineer, attorney and engineer and development consultant (if applicable). Include resumes and specific detail on affordable housing experience for each team member.
 - b. Development concept; homeownership or rental, detail how proposal complies with development guidelines
 - c. Development plan including number of units and affordability levels.
 - d. Development and operating pro formas.
 - e. Personal and corporate financial statements for every member of development team
 - f. Implementation plan and project timetable
 - g. Required state forms
- V. Developer selection criteria and process
 - a. Review criteria in order of importance:
 - i. At a minimum 40% of the units must be rented at rates affordable to households earning at or below 120% of AMI
 - ii. At least 40% of units should be 2 bedroom units; no more than 15% of the units should be 3 bedrooms.
 - iii. Proposals must submit a plan for the Project Design Phase that describes the process of submitting draft plans for approval by the Board of Commissioners
 - iv. Applicants will be evaluated on their ability to begin the project in a timely manner as demonstrated by the Projected Development Schedule
 - b. Review process:
 - i. The selection committee will be appointed by the Board of Commissioners and will be comprised of a minimum of 5 members.
 - ii. The two development teams that score the highest number of points will be interviewed by the selection committee
 - iii. The final decision on the developer will rest with the Board of Commissioners.
- VI. Execution of Agreements
 - a. Outline of terms or conditions to be incorporated into the purchase and sale agreement, including all review and approvals of design and construction documents by the New Amber Board of Commissioners
 - b. The Housing Authority will convey a long-term (40-year) lease of the property to the successful proposer, for an initial payment of \$10,000 to cover costs.
 - c. The New Amber Housing Authority or its designee(s) will review and evaluate all proposals that have been received by the submission deadline.
 - d. The selected applicant will be asked to make a deposit of \$10,000 within 10 business days of selection, to be held in escrow until lease execution.



Pre- Development Due Diligence

- Learning objectives:
 - Know what pre-development tasks are needed, what resources are available, and how to prioritize actions
 - Understand minimum due diligence necessary to create an effective Request for Proposals (RFP)

What is Site Due Diligence?

To establish site feasibility, it is typical to find out:

- The topography of the site with a [site survey](#).
- If the site is mapped for Endangered Species. [GIS map](#). Follow-up if mapped.
- What utilities are available, including water and wastewater? [Municipal DPW or utility providers](#)
- What does the zoning allow? [Zoning analysis](#)
- What constraints to development are present, (wetlands, easements, slopes)? [Survey, GIS maps](#)
- Where can development happen on the site? [Constraints analysis plan and conceptual site plans with access and possible building locations](#)
- Is the title clear? [Title search](#)
- Is there hazardous waste on the site? [21E Phase 1 Study](#)

Who can do these tasks?

How much does it cost?

Where can we find the \$?

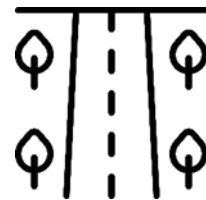


Who can do these tasks? How Much Does It Cost?

- Survey.....?? Depends on the size of lot **\$8,500-\$25,000**
- Endangered Species Map.....?? Free up to **\$5,000 and Possible Mitigation**
- GIS mapping analysis.....?? **\$1,500 to \$3,000**
- Wetlands delineation.....?? Depends on # and size **\$2,500-\$10,000**
- Utility assessment.....?? **Free to \$500**
- Identifying access.....?? Usually included in Constraints Analysis
- Zoning analysis.....?? **\$1,200 to \$3,500**
- Constraints analysis and
Land Yield Analysis.....?? **About \$12,000 to \$15,000**
- Conceptual Site Plans.....?? **\$5,000 to \$8,000**
- Title search.....?? **\$350 to \$1,500+** depending on complexity
- 21E Phase 1 Environmental..?? **\$3,500 to \$7,500**
- Site Capacity.....?? **\$1,500+**

What Other Information Would a Developer Want?

- Level of Town support?
 - Any Community Engagement?
 - Local Funds Available to be Requested?
- Soil Analysis?
- Can the site support septic? Stormwater?
- Flood Zone? (In constraints Analysis?)
- Anything Else?



Now to put it into action!

The case study and assessor's map- at your table

Activity cards

CV Way Case Study

The 7 parcels that make up the CV Way property include the following:

- Lot 86, 20,823 sq. ft.
- Lot 87, 20,705 sq. ft.
- Lot 88, 21,382 sq. ft.
- Lot 89, 22,989 sq. ft.
- Lot 90, 23,619 sq. ft.
- Lot 23, 11,326 sq. ft.
- Lot 36, 16,926 sq. ft.

The site is currently vacant land. It abuts Bellevue Fire Department land to the Southeast, the Post Office to the South, retail and offices to the Southwest, and an apartment complex to the North.

You, and those at your table, are Commissioners of the Bellevue Housing Authority (BHA). The town of Bellevue approved an article at the 2002 Town Meeting to give the Housing Authority 7 parcels of contiguous land it had taken for non-payment of taxes.

As a public entity, the BHA is subject to all of the laws and regulations of public bidding. Recognizing that to comply with those laws, the cost of building the housing for the BHA via a private developer is at least 30% more, the BHA decided to release a Request for Proposal (RFP) for a developer to design, build, and manage the development.

In order to make the RFP desirable for a developer, the BHA asked the Bellevue Community Preservation Committee for \$25,000 to do some pre-development due diligence.

The request was granted and Town Meeting also approved it! Now it is your committee's job to spend the funds to get the information a developer will want to see before spending the \$20,000 or more to answer your RFP.

Question 1: Using the Scope of Work cards, decide how to spend the \$25,000 of CPA funds.

Question 2: Is your project feasible and ready to release a Request for Proposals for a developer? If not, what else do you need to know?



Provider: Civil Engineer

Scope of Work: Land Yield Analysis

Cost: \$2,500

Description: The Land Yield Analysis will tell you the maximum number of bedrooms that the land can support, given existing conditions and Infrastructure (water and sewer). It will also identify potential barriers to development such as endangered species mapping of the site, wetlands, and evidence of ledge.



mtsongas@stonesouphousing.com

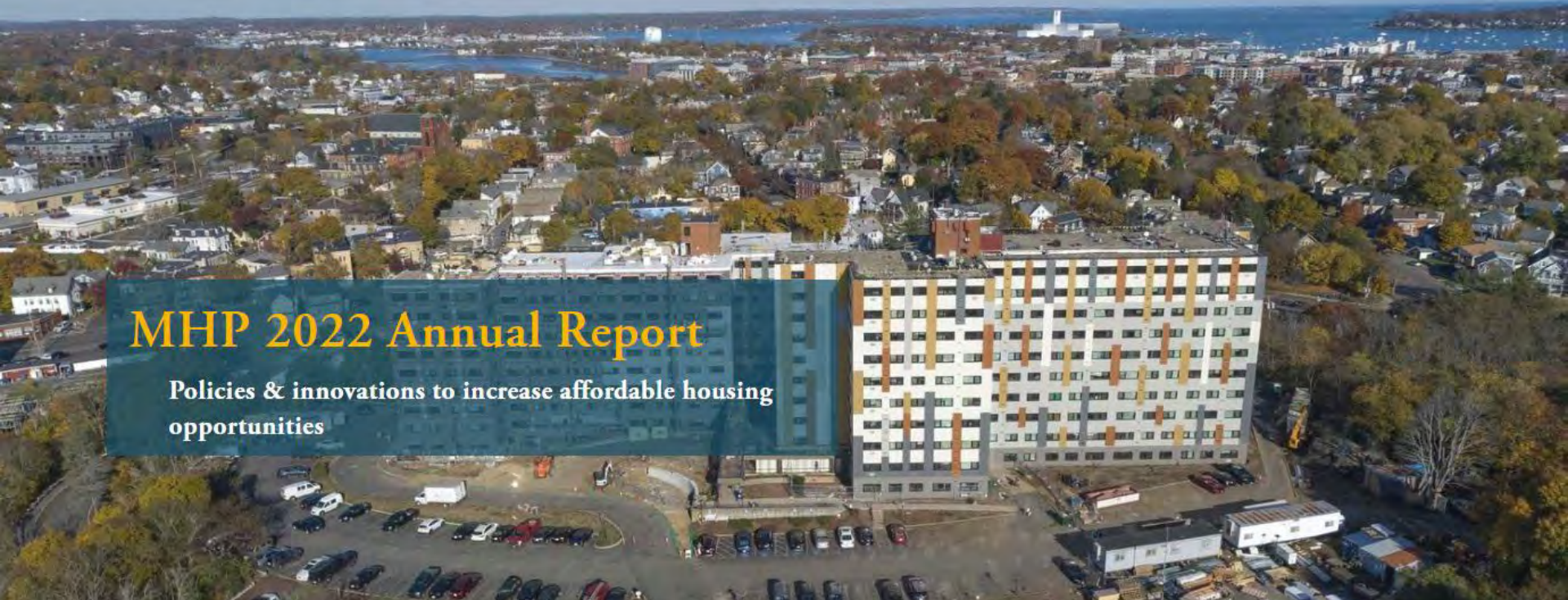
MHP

The Massachusetts Housing Partnership

INTRO SETTING ANSWERING BUILDING GALLERY ABOUT

MHP 2022 Annual Report

Policies & innovations to increase affordable housing opportunities





Intro



Call to Action

Time to think outside the box & tackle our housing problem on multiple fronts

[Read More →](#)



Housing Choice 2.0

Initiatives to help the Healey-Driscoll team achieve its ambitious housing goals

[Read More →](#)



DEI & Belonging

Striving to create a more inclusive workplace for all our colleagues

[Read More →](#)



Making the Case

Helping communities build consensus on affordable housing solutions

[Read More →](#)

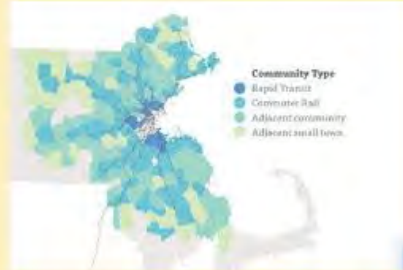
Setting the Stage



Data Driven

Delivering data to help public understand how to address our housing needs

[Read More →](#)



MBTA Zoning

Complete Neighborhoods Initiative focused on housing near transit & our daily needs

[Read More →](#)



Public Land

MHP has long track record figuring out how to use public land for housing

[Read More →](#)



Partnerships

Supporting local leaders like Westport's Liz Collins is key to getting things done.

[Read More →](#)

A low-angle, upward-looking photograph of a wooden roof truss system under construction. The wooden beams are light-colored and form a complex geometric pattern against a clear, bright blue sky. The perspective creates a sense of height and structural complexity.

2023 Housing Hero Town of Montague

A low-angle, upward-looking photograph of a wooden roof truss system under construction. The wooden beams are light-colored and form a complex geometric pattern against a clear, bright blue sky. The perspective is from below, looking up at the structure.

2023 Housing Hero Community Development Partnership

A low-angle, upward-looking photograph of a wooden roof truss system. The structure consists of numerous light-colored wooden beams and joists, creating a complex geometric pattern of triangles and rectangles. The background is a clear, bright blue sky. The text is overlaid on the right side of the image.

2023 Housing Hero City of Worcester

Funding Housing Development

Julie Creamer
Senior Vice President
Preservation of Affordable Housing, Inc.



Preservation of Affordable Housing

POAH is a nonprofit organization whose mission is to preserve, create, and sustain affordable, healthy homes that support economic security and access to opportunity for all.



WHAT WE DO



We Preserve Affordability. POAH is committed to preserving at-risk affordable housing as an asset for today's residents and for future generations.

We Build for the Future. POAH builds and renovates for long-term sustainability – both environmental and financial.

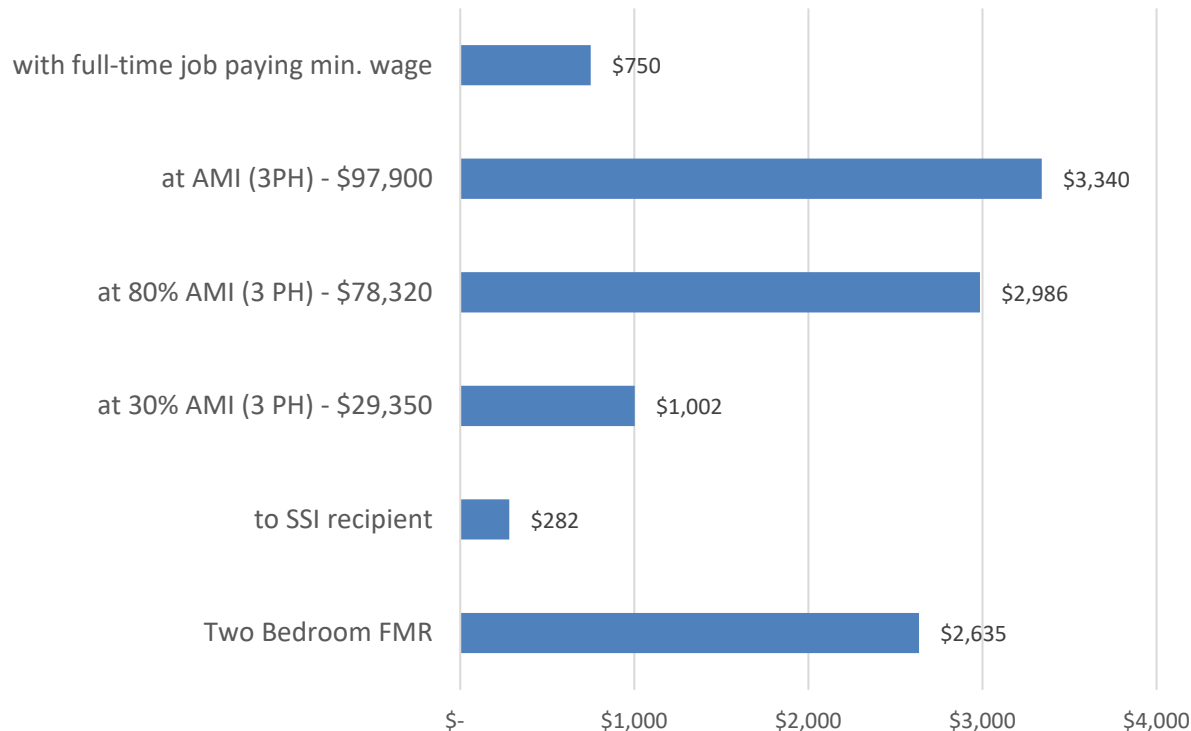
We Bring Creative Solutions. POAH gets the deal done by applying expertise and creativity to overcome challenges and deliver value for all stakeholders.

CONTEXT: What even is affordable housing?



Rent is affordable when housing costs do not exceed **30% of one's monthly income**.

In **Middlesex County**, the rent that is affordable...



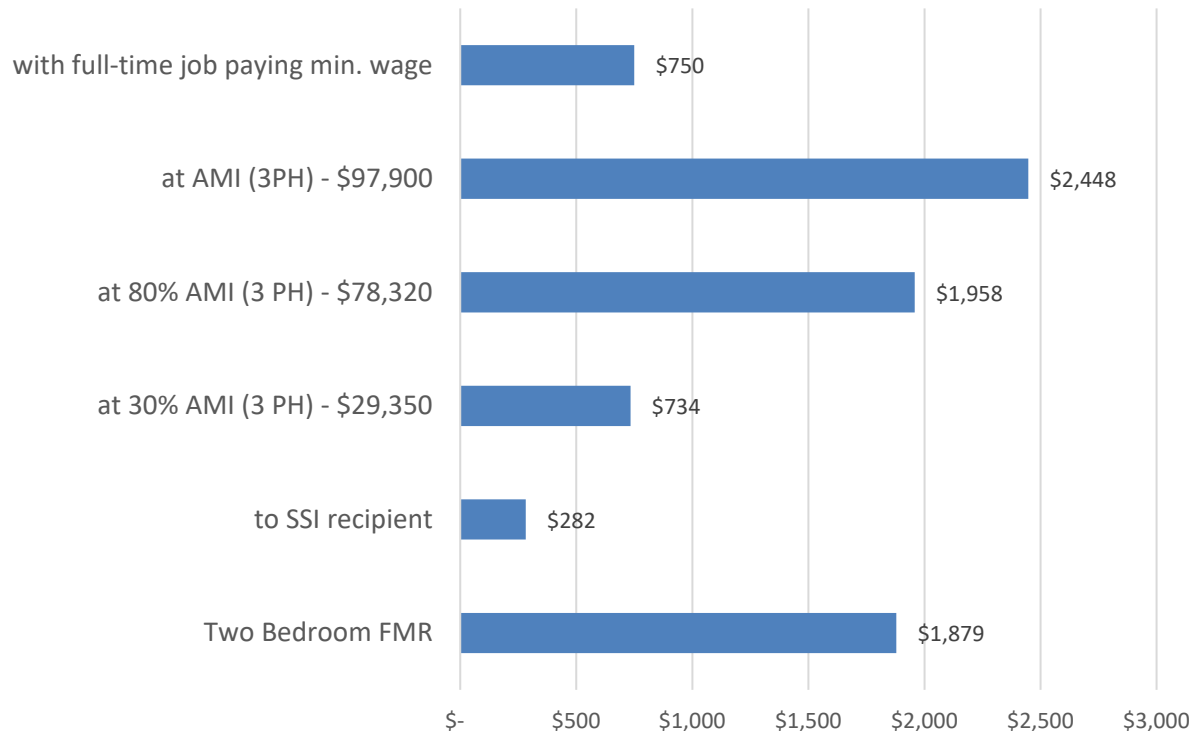
3+ full-time jobs at minimum wage needed to afford a 2 BR unit at fair market rent (FMR).

CONTEXT: What even is affordable housing?



Rent is affordable when housing costs do not exceed **30% of one's monthly income**.

In **Barnstable County**, the rent that is affordable...

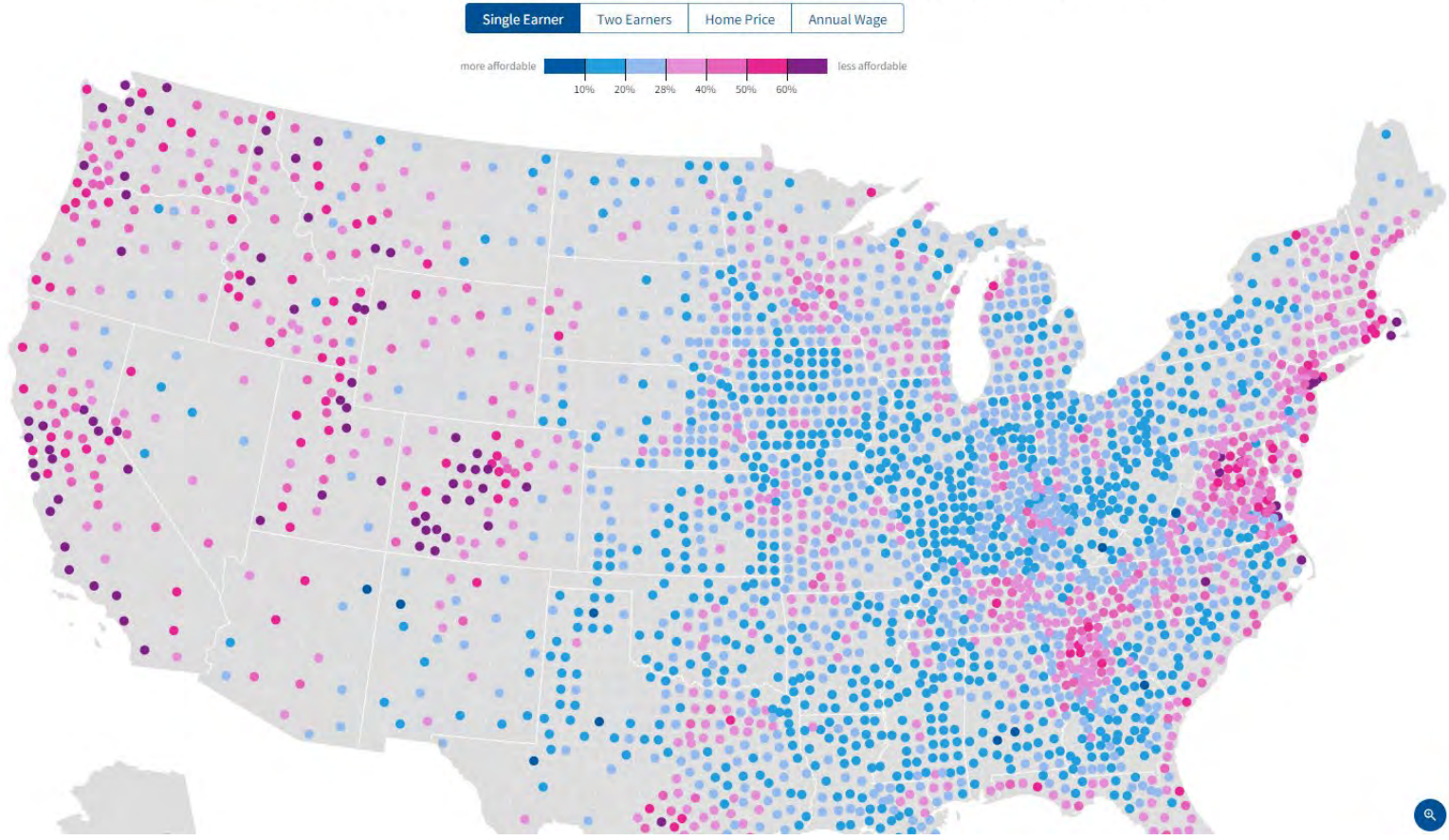


2.5 full-time jobs at minimum wage needed to afford a 2 BR unit at fair market rent (FMR).

Is Massachusetts Alone?



Share of a single earner's wages spent on a median home's mortgage by county in 2022



Development has come to rely on LIHTC

Low-Income Housing Tax Credits account for the vast majority of private investment into affordable housing.

- Dollar-for-dollar reduction in taxpayer's federal income tax
- Priorities set through a "QAP"
- Two types: 9% (competitive)
4% (less competitive)
- Based on amount of "qualified" basis or qualified costs



But these equity sources are increasingly competitive.

Multi-year queue for 9% LIHTC

4% LIHTC generate \$65,000 - \$75,000 less per unit in equity.

Assembling the Sources...



Assembling Sources (per unit):

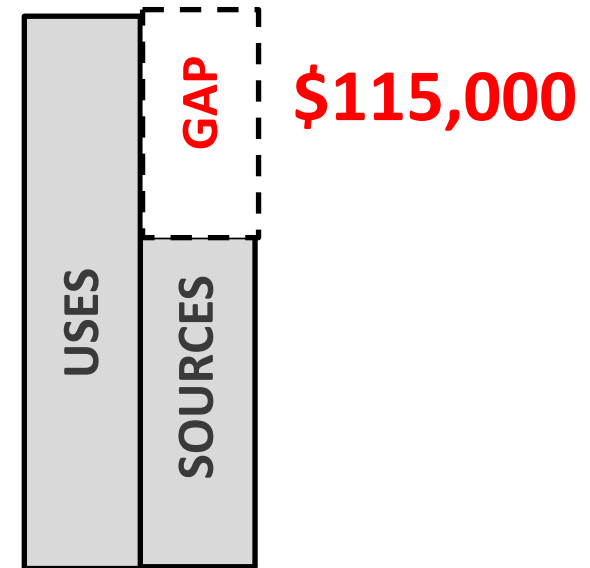
Typical Affordable Unit NOI:	\$8,900
Loan Amount:	\$122,000
9% Yield at \$0.95/credit	\$224,000 LIHTC Equity

Sources: \$ 346,000

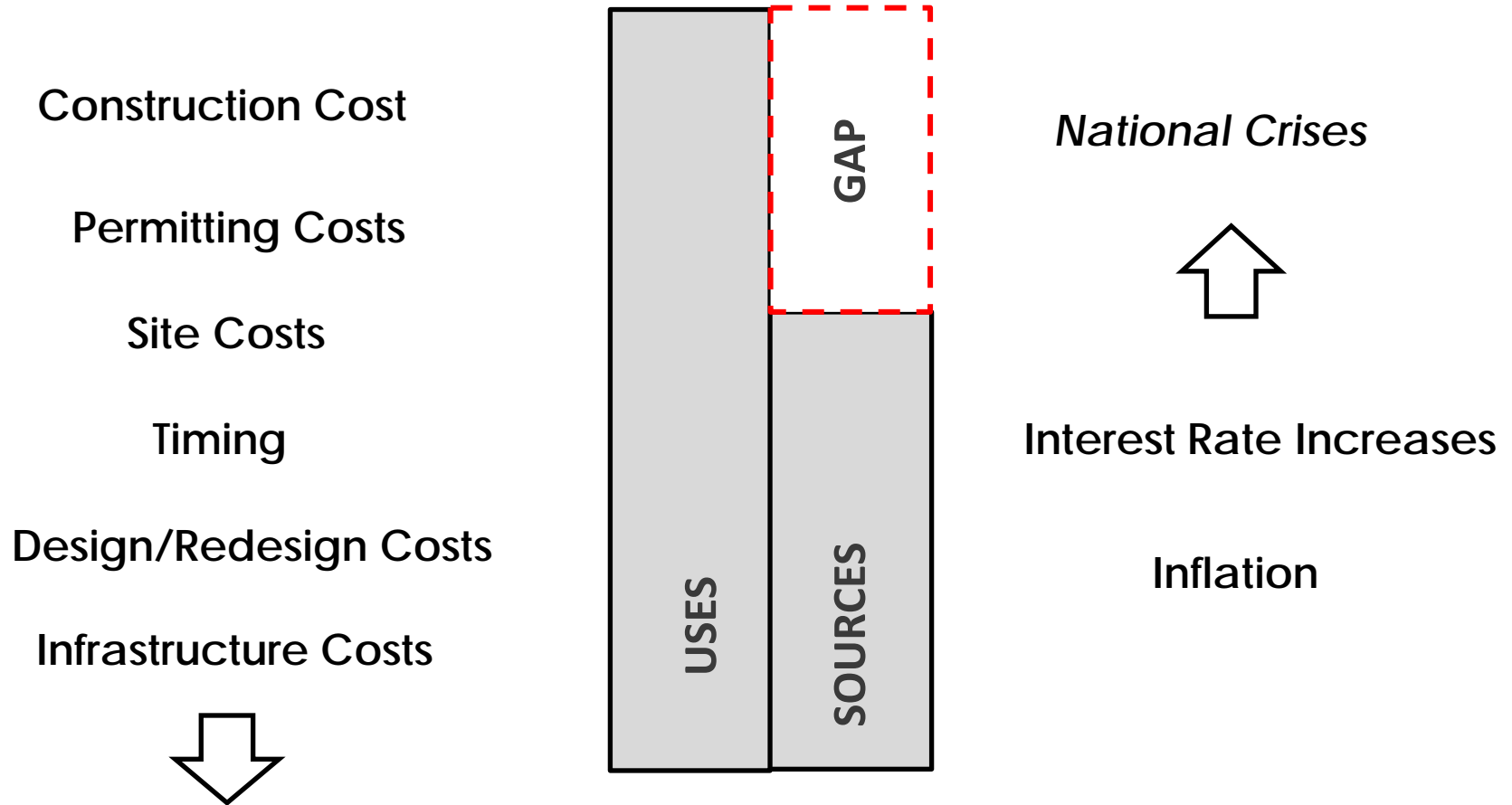
Assembling Uses (per unit):

Acquisition/Site Costs:	\$ 25,000
Construction:	\$ 350,000
Soft Costs:	\$ 65,000
Reserves:	\$ 3,000
Developer's Fee:	\$ 18,000

Uses: \$ 461,000

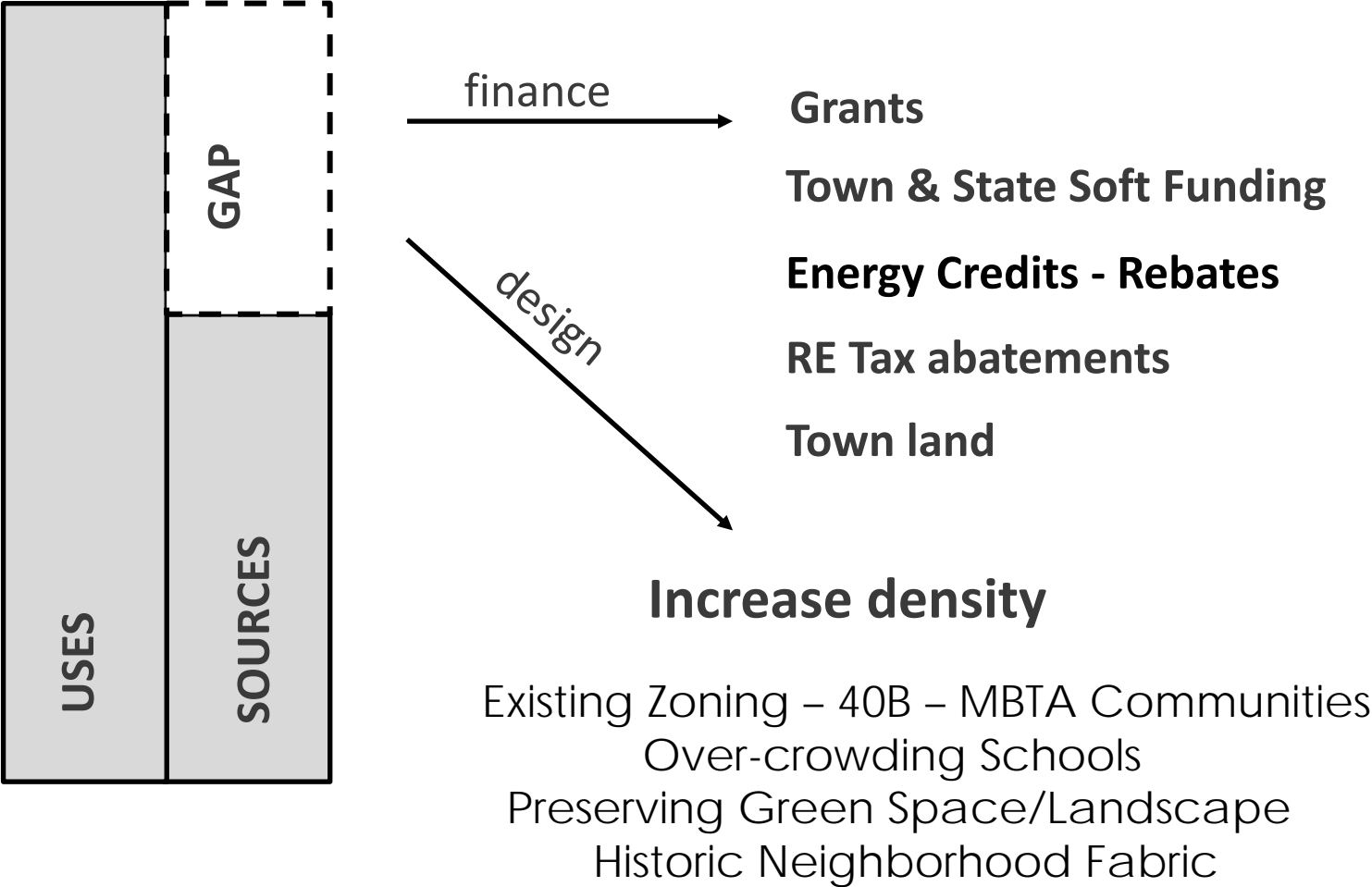


A Growing Financing GAP...

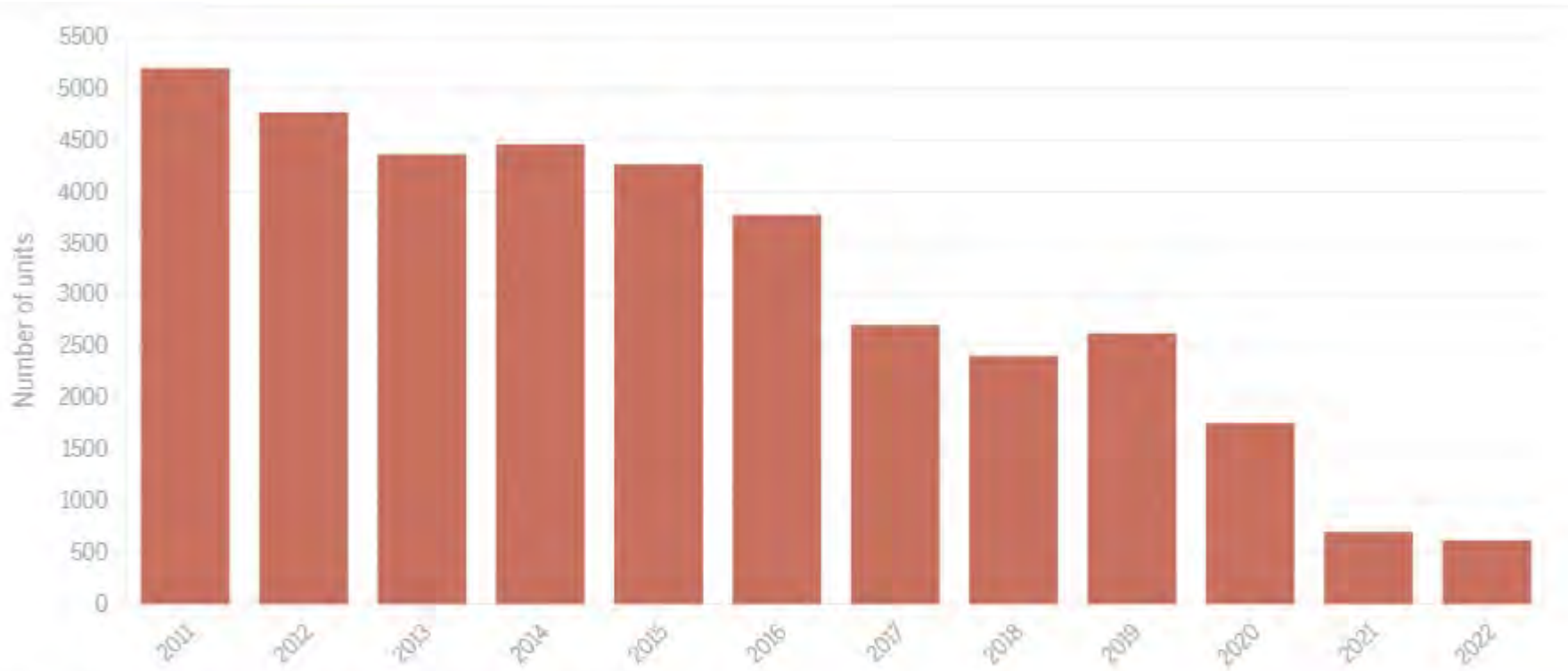


Greater Challenges on the Cape

Filling the Financing GAP...



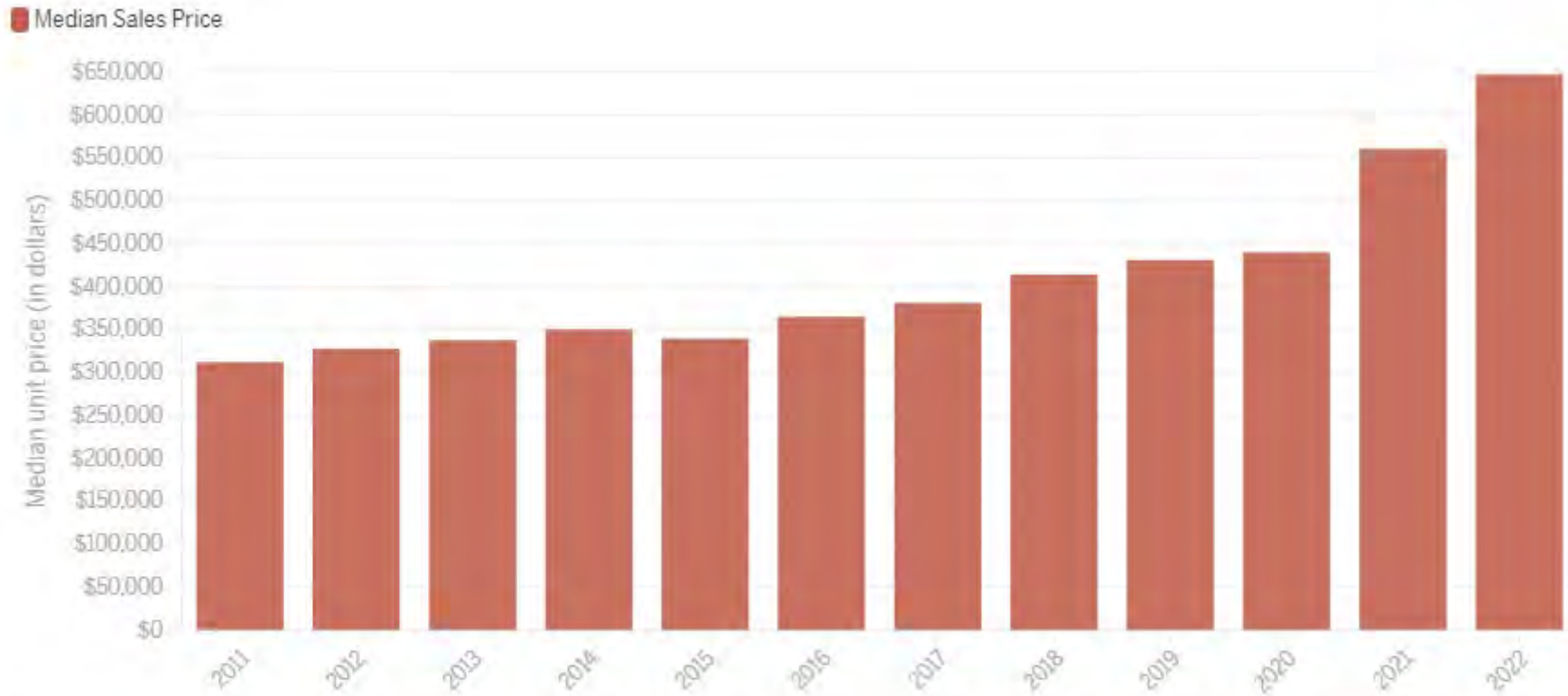
Supply and Demand on the Cape



Source: Cape Cod & Island Association of Realtors • Diti Kohli / Globe staff
Data includes condominiums, apartments, and single-family homes.

Over 35% of homes on Cape Cod are Seasonal (second) Homes

Supply and Demand on the Cape



Source: Cape Cod & Island Association of Realtors • Diti Kohli / Globe staff
Data includes condominiums, apartments, and single-family homes.

77% of renters with incomes less than \$45,000 are **cost-burdened**.

Financing Example



Sources & Uses	9% LIHTC – 30% - 60% AMI		4% LIHTC – 30% - 80% AMI		Workforce – 80% - 110% AMI	
		per unit		per unit		per unit
Sources						
First Mortgage	4,830,000	115,000	4,830,000	115,000	9,475,000	225,595
CPA Sub Debt	1,500,000	35,714	3,920,000	93,333	4,200,000	100,000
BCHC	300,000	7,143	300,000	7,143		
MassHousing Workforce					2,000,000	47,619
LIHTC Equity	9,500,000	226,190	7,040,000	167,595		
State Funding Sources	2,250,000	53,571	2,250,000	53,571		
Private Equity					2,615,000	62,262
Total Project Sources	18,380,000	437,619	18,340,000	452,119	18,290,000	435,476
Uses						
Acquisition	Donated		Donated		840,000	20,000
Hard Costs	13,900,000	328,571	13,900,000	328,571	13,200,000	314,286
Soft Costs	2,460,000	58,571	2,460,000	58,571	2,100,000	50,000
Construction Interest	1,040,000	24,167	1,000,000	23,905	950,000	22,619
Developer Fee	980,000	23,333	980,000	23,333	1,200,000	28,571
Total Project Uses	18,380,000	437,619	18,340,000	436,667	18,290,000	435,476

CPA Leverage

11:1

4:1

3:1

EXAMPLES of FINANCING SOURCES and CPA Leverage



	MELPET FARM South Dennis	Nauset Green Eastham	BREWSTER WOODS Brewster	Cloverleaf Truro
9% LIHTC	✓	✓	✓	✓
First Mortgage	MHP	MassHousing	MHP	TBD
DHCD - AHT	✓	✓	✓	✓
DHCD - HOME	✓	✓	✓	✓
DHCD - Other	✓	✓	✓	✓
BCHC - HOME	✓	✓	✓	✓
CPA	✓		✓	✓
Solar Tax Credits/Cape Compact	✓		✓ - Passive House	✓
MassWorks			✓	✓
CPA LEVERAGE (estimate)	21:1	16:1	44:1	19:1



Fair Housing Planning + Environmental Justice

City of Chelsea, MA

Department of Housing & Community Development

June 15th, 2023



Community Profile

- History
- Geography
- Demographics
- Socioeconomic Characteristics
- Local Economy
- Transportation
- Housing
- Environment + Climate
- Social Infrastructure



Mission

Grounded in a strong commitment to serving residents, the Department of Housing and Community Development strives to achieve a prosperous, healthy, and equitable community, where all residents can achieve upward mobility and an unparalleled quality of life.

The Department carries out this mission through six (6) areas of concentration, focusing on systemic policy change, community driven strategic planning, project management, and the development and initiative of key initiatives that center the long term wellbeing of residents, galvanize sustainable growth, and prevent displacement.



Anti-Displacement Strategy

- **Displacement is a reality, felt daily throughout the community.** It has intergenerational effects on families and contributes to the loss of life, health, community networks, history, and cultural diversity.
- **Chelsea must remain a City where residents can live with stability, dignity, and opportunity, regardless of immigration or socio-economic status.**
- Residents facing acute displacement should **have access to resources that ensure they are able to remain safe during an emergency and regain stability** in their home.
- **Public resources should uplift the incredible and unique skills, value, and ingenuity of residents,** as well as assets of the community.
- **Preventing the displacement of locally- and immigrant-owned small businesses** is vital through a range of strategies.
- **All residents must have access to opportunities for upward economic mobility.** These opportunities must be gratifying, dignified, and afford residents true security and wellness.
- **Residents are unevenly shouldering the dire impacts of climate change,** due to environmental racism, warranting protection.
- **No resident should feel isolated or unwelcomed in their own neighborhood.**
- **Access to high quality, high wage jobs, affordable, reliable transportation, and services like childcare are essential**

Housing + Anti-Displacement

- Functional Areas
 - Affordable Housing Production
 - Transit-Oriented Development
 - Strategic Acquisition Opportunities
 - Neighborhood Infill
 - Repurposing Public Land
 - Reimagining Downtown: Novel Tools + Techniques
 - Affordable Housing Preservation + Rehabilitation
 - Expiring Use Action
 - NOAH
 - Neighborhood Rehabilitation Programs
 - Housing Stability + Anti-Displacement
 - Community Planning + Policy
 - Economic Mobility
 - Workforce Development
 - Social Infrastructure
 - Capacity Building + Resident Empowerment



Fair Housing Plan Overview

- Background + Motivating Factors
- Civic Engagement
- Population + Demographic Analysis
- Housing Analysis
- Landscape Analysis of Fair Housing Factors
 - Structural + Procedural Impediments to Fair Housing
 - Policies + Tools (Existing)
 - Public Housing + Housing Voucher Administration
 - Housing Stock Analysis
 - Housing Market Analysis
 - Community Capacity
- Recommendations



Civic Engagement Plan

- Overarching Goals
- Partnerships
- Language Access
- Structural Barriers
- Target Populations
- Process Design
 - Steering Committee
 - Affinity Groups
 - Focus Groups
 - Canvassing
 - Survey
- Equity Modifiers
- Execution + Preliminary Takeaways

¿Ha enfrentado desafíos para encontrar o mantener una vivienda?

¡Está invitado a participar de un grupo focal de vivienda justa!

Sus comentarios ayudarán a crear el *Plan de Equidad de Vivienda* al compartir sus experiencias, encontrar formas de evitar que otros enfrenten los desafíos en el futuro.

Chelsea Seniors & Veterans

You're invited to join a Fair Housing Focus Group!

By sharing your experiences, you can help Chelsea find ways to **prevent others from facing housing challenges in the future.**

Wednesday, March 22
1-2pm

Chelsea Senior Center
10 Riley Way
Chelsea, MA 02150

Register at the Senior Center
617-466-4370
10 Riley Way, Chelsea, MA

or via the QR code or visit
mapc.ma/chelseafocusgroup

¡Te proporcionará una tarjeta de regalo por agradecerle su tiempo!

¡Regístrate antes del 3 de marzo.

Localización: Chelsea Senior Center
10 Riley Way, Chelsea, MA 02150

Funded by the MA DHCD Community Development Block Grant

Demographic Analysis

- Population (counted vs. uncounted)
- Race + Ethnicity
- Gender, Sex, + Marginalization
- Age
- Disability Status
- Financial Characteristics
- Occupational Characteristics
- Family Composition
- National Origin
- Language + Literacy
- Digital Access + Literacy
- Public Assistance
- Veteran Status
- Housing Tenure
- Access to Opportunity



Housing Analysis

- Demographics + Housing Typologies
 - Family Housing
 - Age Appropriate Housing
 - Supportive Housing
- Housing Tenure + Affordability
 - Housing Tenure by Race + Ethnicity
 - Wealth Disparities
- Housing Instability
- Access to Housing
- Aging In Place
- Language + Literacy
- Public Assistance
 - Public Housing
 - MRVP
 - Section 8 Vouchers
 - Alternative Housing Voucher Program
- Housing Conditions



Preliminary Recommendations

- Access to Housing
 - Local Policy: Language Access, Regulation of Background Checks/SSN Use, Application Fees, Brokers Fees
 - Local Programs: Novel Rental + Security Deposit Assistance, Navigational Services, Credit Enhancement Program, Culturally Relatable Housing Search Services, Incentive Programs
 - State Policy: Public Housing + Voucher Programs – Immigration Status, HOMES Act, Simplify Housing Application, Upstream RAFT, Strengthen Real Estate Licensing Requirements, Regulation of Application + Broker Fees
- Enforcement + Capacity
 - Local Policy: Revamp HRC as Fair Housing Committee, Test Innovative Legal Strategies, Institutionalize Funding for Testing, Enhanced Good Standing Policy
 - Local Programs: Capacity Enhancements for Enforcement, Expansion of Housing Legal Services, Integrative Local Enforcement Initiative / Community Based Communications Model, Increase Coordination with AGO, Resident Trust Building Campaigns
 - State Policy: Delegation of Enforcement Authority, Increase Funding, Target Enforcement Efforts by Vulnerability of Affected Households, Increase Fines + Penalties

Preliminary Recommendations

- Housing Stability + Anti-Displacement Measures
 - Local Policy: Sustainable Local Funding, Small Area FMRs, Transfer Fees, Displacement Prevention Zones, Immigration Policy, Strengthen Condo Conversion Policy, Language Justice Policy
 - Local Program: Enhanced Legal Services (Immigration, Housing), Novel Rental + Utility Assistance Programs, Alternative Shelter Program, Institutionalize Navigational Services
 - State Policy: Right to Counsel, Expanded Funding for Fair Housing Centers, Rent Stabilization, RAFT Reforms, Senior Rental Assistance, PSH Funding, EA Shelter Reform, Individual Shelter
- Housing Conditions
 - Local Policy: Overhaul of Housing Complaint Process, Anti-Displacement Policy (i.e. illicit bedroom, overcrowding), Anti-Harassment Policy, Enhanced Good Standing Policy, ADU Policy (legalizing illicit units) with Tax Incentive. Rental Property Regulation,
 - Local Program: Rodent Control Program, Indoor Air Quality + Sound Insulation Program, Mold Abatement Program, Repair Incentive Program, Cultural Sensitivity + Equity Training, ISD Modernization
 - State Policy: Expanded Petition to Enforce State Sanitary Code, Increase Public Housing Renovation Funding by EJ Community

Preliminary Recommendations

- Homeownership
 - Local Policy: Local Preferences, Community Land Trust / Land Banking Models
 - Local Program: First Generation Home Buyer Program, Interest Subsidy/Credit Enhancement (i.e. One+), Multi-Family Wealth Building Program, Homebuyer Navigational Services
 - State Policy: Enhanced Oversight of Lenders, Tenant Opportunity to Purchase, Expansion of MassDreams, Testing of Mortgage Lenders + Real Estate Brokers
- Civic Engagement + Public Education
 - Local Policy: Anti-Harassment Policy
 - Local Programs: Annual Public Educational Campaign, Targeted Trust Building Efforts, Housing Resource Workshops, Community Based Monitoring + Reporting Model



Preliminary Recommendations

- Affordable Housing Production + Preservation
 - Local Policy: SRO Preservation Ordinance, NOAH Muni Right to Purchase, ADU Ordinance, Affordable Housing Overlay District, Transfer Fee, Development of PSH + Family Housing, Anti-Displacement Financing, Strategic Acquisition Initiative
 - Local Program: Creative Subsidy Structuring, Flexible Capital Pool, NOAH Land Banking Program
 - State Policy: Targeted Tax Relief/HDIP Reform, Expansion of 40T, Dedicated NOAH Funding Stream, Pilot Universal Rental Assistance in EJ Communities
- Upward Mobility
 - Local Policy: Childcare Facility Zoning, Institutionalize Direct Financial Assistance,
 - Local Programs: Public Banking Option, Childcare Services, Public Broadband, Tuition Subsidy, Economic Mobility Programming
 - State Policy: Universal Childcare, Enhanced Renter Tax Break, Child Tax Credit, Means Tested Fares,



Questions + Discussion

Contact:

Alex Train, AICP

Director of Housing + Community
Development

atrain@chelseama.gov

857-234-3791

GLOSSARY OF AFFORDABLE HOUSING TERMS

Accessory Dwelling Unit (ADU)

A secondary dwelling unit created within or as an extension of an existing dwelling that contains separate bath and kitchen facilities.

ACS US Census Bureau's American Community Survey

Adaptive Reuse

The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed uses.

AFHMP (Affirmative Fair Housing Marketing Plan)

A plan for the marketing of SHI Eligible Housing, including provisions for a lottery or other resident selection process, consistent with guidelines adopted by the Department, and providing effective outreach to protected groups underrepresented in the municipality.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by the US Department of Housing and Urban Development (HUD) and used as the basis of eligibility for most housing assistance programs. See: www.huduser.org

Acquisition – Land and Building

Costs associated with purchasing the development site.

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

CHAPA (Citizens' Housing & Planning Association)

Established in 1967, CHAPA is a statewide non-profit umbrella organization for affordable housing and community development activities. CHAPA's mission is to encourage the production and preservation of housing affordable to low-income families and individuals. www.CHAPA.org

Chapter 30B

Chapter 30B of the Massachusetts General Laws, the Uniform Procurement Act, establishes uniform procedures for local governments to use when buying or disposing of supplies, services or real property.

Chapter 40B

The state's Comprehensive Permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).

www.mass.gov/hed/community/40b-plan

Chapter 40R

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as M.G.L. chapter 40R (the Act), encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. <https://www.mass.gov/service-details/chapter-40r>

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) program is a federal program that provides communities with resources to address a wide range of unique community development needs. The Department of Housing and Urban Development (HUD) provides funding either directly to larger municipalities designated as entitlement communities or through the Massachusetts Department of Housing and Community Development's CDBG program.

www.mass.gov/hed/community/funding/community-development-block-grant

Community Economic Development Assistance Corporation (CEDAC) A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations. CEDAC maintains a database on their website of over 1,400 properties statewide at risk of losing their affordability.

www.cedac.org

Community Preservation Act (CPA)/ Chapter 44B

The Community Preservation Act Enabling Legislation (Chapter 267 of the Acts of 2000). Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deed's fees. The Community Preservation Coalition (CPC) works with communities, and advocates and supports the passage of CPA.

www.communitypreservation.org

Conservation Easement

A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Cost Burdened Households who pay more than 30 percent of their income for housing.

DataTown

An interactive web site compiles community-level information from various available data sources for all 351 Massachusetts cities and towns, and visualizes that data in graphics and charts so it's easy to understand, print out and bring to a community discussion. www.mhp.net/datatown.

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Deferred loan (a.k.a. deferred payment second mortgage or soft debt)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely, if the property maintains

certain levels of affordability for a defined time period. Most deeply affordable housing needs some

type of deferred loan in order to be feasible.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and

policy. It oversees the state-funded public housing, administers rental assistance programs, including tax

credits, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

www.mass.gov/hed

Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development's mission is to create strong, sustainable communities and quality affordable homes. HUD administers hundreds of programs targeting communities from urban to rural. www.hud.gov

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income (ELI) A family whose income does not exceed 30% AMI.

Entitlement Community A city or urban county of at least 50,000 in population making it eligible for Community Development Block Grant (CDBG) funds directly from HUD.

Expiring Use Restrictions

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property. *Also see CEDAC.*

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Exclusionary Zoning The practice of using zoning ordinances to exclude certain types of land uses from a given community. When this practice excludes apartments and other forms of multi-family housing, this can create a disparate impact on protected classes of people.

Extremely Low income (ELI)

Typically refers to families whose income is less than 30% of the Area Median Income. (AMI)

Fair Housing Act/MA Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. The law prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs)

FMRs are established by HUD and used to determine **rental** voucher amounts for government assistance housing programs such as Section 8 (Housing Choice Voucher Program).

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several grant and loan programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC) or Freddie Mac

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal National Mortgage Association (FNMA of Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now privately owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

Grant While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

HOME Investment Partnership Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation. Similar to CDBG funds, some communities are part of a consortium and receive HOME funds directly from HUD and distribute in their communities. DHCD administers HOME funds at the state level.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Choice Initiative

In 2017 the Baker-Polito Administration developed the Housing Choice Initiative to offer a combination of incentives, legislation, technical assistance and new capital grant funding to facilitate community-led housing production across the Commonwealth. A key component of the HCI entails legislation currently proposed by the Governor (*An Act to Promote Housing Choices*) that will enable cities and towns to adopt certain zoning best practices related to housing development by a simple majority vote, rather than the current two-thirds supermajority.

Housing Production Plan An affordable housing plan adopted by a Municipality and approved by DHCD, defining certain annual increases in its number of SHI-eligible Housing Units as described in the 40B Guidelines.

Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) is a program available through DHCD to support comprehensive neighborhood redevelopment efforts and to help developers and municipalities acquire, preserve and rehabilitate affordable housing. The state legislature placed a special emphasis on reusing foreclosed and distressed properties and on creating affordable homeownership opportunities.

Housing Toolbox

An on-line resource developed by MHP including strategies and best practices for the creation and preservation of affordable housing, with guides, tools and resources for local boards & committees, planners, municipal staff, developers, and volunteers.

<https://www.housingtoolbox.org/>

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

HUD The U.S. Department of Housing and Urban Development

Inclusionary Zoning

A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development, or contribute to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for the affordable housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development.

Limited Equity Homeownership

Ownership housing where resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Loan to Value (LTV)

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.

Local and Regional Housing Authorities (LHAs)

A housing authority set up by a city or town, or group of towns, in accordance with state law, M.G.L. Ch. 149 to provide low-income family or elderly housing.

Local Action Units (LAUs)

Local Action Units (LAUs) are affordable housing units created as a result of an intentional action taken by a community, such as the adoption of Inclusionary Zoning or the use of municipal funds or property, without a comprehensive permit, and which meet the requirements for inclusion on the Subsidized Housing Inventory (SHI).

Local Initiative Program (LIP)

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory (SHI). LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments, that do not require other financial subsidies, to qualify for inclusion on the Subsidized Housing Inventory. The LIP Program administers both LIP 40B developments (sometimes referred to as "Friendly 40Bs) and Local Action Units (LAUs).

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state's Department of Housing and Community Development oversees the competitive allocation of tax credits.

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Mortgage

1st Mortgage This is usually, though not always, a commercial loan requiring monthly payments of principle and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principle and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Municipal Affordable Housing Trust (MAHT)

A locally created municipal board, enabled by M.G.L. Chapter 44, Section 55c, to provide for the creation and preservation of affordable housing for the benefit of low and moderate income households.

Regional Planning Agency (RPA)

RPAs are public organizations established by the state legislature that encompass a multi-jurisdictional regional area serving local governments and citizens in the region by dealing with issues and needs that cross city, town, county and even state boundaries through communication, planning, policymaking, coordination, advocacy and technical assistance. There are thirteen RPAs in Massachusetts-for more information see <http://www.massmarpa.org/>

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link:

<https://www.census.gov/hhes/www/poverty/data/threshld/>.

Section 8 (Also known as Housing the Choice Voucher (HCV) Program)

Section 8 of the Housing Act of 1937 (42 U.S.C. § 1437f) is the federal government's major program for assisting very low-income families, elders, and people with disabilities to afford housing in the private market. The voucher provides rental assistance to households with low income, elders, and persons with disabilities. The voucher holder is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. HCVs are administered locally by Public Housing Authorities (PHAs).

Subsidized Housing Inventory (SHI) – means the list compiled by DHCD containing the count of Low or Moderate Income Housing units by city or town.

Subsidizing Agency – means any agency of state or federal government that provides for, or acts on behalf of a provider for, a Subsidy for the construction or substantial rehabilitation of Low or Moderate Income Housing. Massachusetts Subsidizing Agencies include DHCD, MassHousing, MassDevelopment, and MHP.

Total Development Costs (TDC) The total cost of construction including land or property acquisition, soft costs (permitting, legal, etc.), site work, materials, and labor.

Use Restriction – means a deed restriction, regulatory agreement or other legally binding instrument which runs with the land and is recorded with the registry of deeds or land court registry district, and which effectively restricts the occupancy of a Low or Moderate Income Housing unit to Income Eligible Households during the term of affordability.

Zoning

Ordinances and by-laws adopted by cities and towns to regulate the use of land, buildings and structures to the full extent of the independent constitutional powers of cities and towns

GLOSSARY OF COMMON ACRONYMS AND TERMS

ACRONYMS

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
CHAS	Comprehensive Housing Affordability Strategy
DHCD	MA Department of Housing and Community Development
ELI	Extremely Low Income
GIS	Geographic Information System
MOE	Margins of Error

DEFINITIONS

Baby Boomers

The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

Cost Burdened

Households who pay more than 30 percent of their income for housing.

Disability

The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Extremely Low Income

A family whose income does not exceed 30% AMI. (Mass Housing, Piltch Associates)

Family

A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Household

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of the households excludes group quarters.

Median Age

The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Median Income

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

Millennials

The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

Housing Unit

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

Protected Classes

Demographic groups that it is unlawful to discriminate against. In Massachusetts Fair Housing law, the protected classes are race, color, national origin, religion, sex, familial status (i.e. children), disability, source of income (i.e. section 8 voucher), sexual orientation, gender identify, age, marital status, veteran or active military status, and genetic information.

Poverty

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

Thresholds by year and households size are found at this link:
<https://www.census.gov/hhes/www/poverty/data/threshld/>.

GLOSSARY OF FINANCE TERMS

Sources of funds

Debt

Money owed. Under debt financing the lender is generally secured by the property and is reimbursed according to a payment schedule determined by the amount of net income generated by the property and the interest rate set at the time the loan is made.

Debt = Loans

-*Hard debt*: require payment over time, with interest

-*Soft debt*: terms for repayment are lenient

Equity

Cash investment in a project. Under equity financing, the investor obtains an ownership interest in the property and can participate in the property's cash flow, as well as in its appreciation at the time of sale. Equity investors take the risk that they will get a return on their equity contributions, and will look for ways to mitigate that risk, including through ensuring adequate asset management systems are in place for the project.

Low Income Housing Tax Credit (LIHTC)

The LIHTC program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise **equity** for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents. The state's Department of Housing and Community Development oversees the competitive allocation of tax credits.

Grant

While a grant can feel like equity, the grantor does not have an "interest" in property, and does not expect a financial return, but does expect that the purpose for making the grant is met (i.e.: the project serves a certain population, helps achieve identified outcomes, or other purpose). Sometimes soft secondary financing is structured into a project as a grant.

1st Mortgage

This is usually, though not always, a commercial loan requiring monthly payments of principal and interest during the operating life of the project. The amount of the mortgage is limited by the value of the property and the net operating income of the project (income less operating expenses).

2nd Mortgage, 3rd Mortgage, etc

Affordable housing developments often include grant or low-interest or no-interest loan financing, including local and state public funds, as well as private funds. Repayment requirements vary ranging from payment of principal and interest, through whole or partial interest payments, to deferral of principal and interest payments for a number of years or no repayment as long as the property serves the population the money was committed to support.

Uses of funds

Acquisition – Land and Building

Costs associated with purchasing the development site.

Site Work

On-site development costs such as grading, running utility lines, storm water management, water, sewer/septic, entry roads, etc. Costs associated with making the site ready for building construction.

Construction Costs

The direct cost of building construction, including foundation work. State agencies expect to see contractor profit and overhead broken out separately as well as the contractor's general conditions, which include the contractor's costs for such items as setting up an on-site office, winter conditions, and police details.

Contingency

This is generally figured as a percentage – often 5 to 10 percent – of the construction (hard) costs and/or other costs associated with development (soft costs). The contingency accounts for uncertainty at various stages of development and construction.

Architect/Engineer, Environmental Study, Appraisal, Survey & Soil Tests, Title & Recording, Sponsor & Local Legal Costs, Lender's Legal, Audit, Cost Certification, Market Study

These reflect the costs of contracts with various professionals essential to the completion of the development.

Developer Fee and Overhead

Maximum developer fees are established by DHCD.

Real Estate Taxes, Insurance, Construction Loan Interest, Bridge and/or Acquisition Loan Interest

These are the primary costs of holding land during the development and construction processes. The longer the development process the higher the cost.

Construction Loan Costs, Permanent Loan Costs, Bridge Loan Fees

Fees, beyond interest, charged by lenders for various loans on the project.

Consultant Fee

Developers may engage various types of consultants to assist them in the project.

Reserves; Lease-Up and Operating

Accounts established from sources of financing to cover possible shortfalls during the operation of the project. A lease-up reserve is intended to cover operating losses during the earliest phase of operations while initially renting up the project, while an operating reserve is meant to cover longer-term contingencies.

Explanation of Operating Budgets

A project's operating budget consists of three main parts: operating income, operating expenses and debt service and reserve payments.

Net Operating Income

Operating income less operating expenses

Net Cash Flow

Net operating income less debt and reserve payments

Operating Income

Gross Rental Income

This is the income potential of the project, before deducting an assumed vacancy percentage. It increases annually by the income inflation assumption allowed by the lender.

Laundry Income

In projects with a coin laundry, the anticipated income is entered here.

Vacancy

This is the percentage of rents that the project will not receive, because of either vacancy or nonpayment by tenants of occupied units. Typically, the percentage is higher in the first year of operation because of a lag between units coming online and tenants taking occupancy. Lenders have requirements for what this number should be.

Operating expenses

Operating Expenses

Shows the actual anticipated expense for that year that the project will be in operation. Expenses are increased each year thereafter according to the expense inflation assumption often dictated by the lender.

Real Estate Taxes

Taxes vary widely between localities. Often municipalities will offer a PILOT program 'Payment In Lieu of Taxes' for affordable housing which is a fixed annual amount.

Insurance

The cost of property and liability insurance. Lenders and investors will usually require minimum coverage amounts.

Utilities – Common Area

This includes the cost of lighting and heating unleased areas, such as hallways and parking lots. In cases where the owner of the project is paying utilities they will be included in a separate line item.

Water/Sewer

In many projects the owner pays for water and sewer service. These costs can be substantial, especially if the project includes water-using amenities, such as in-unit washers or hookups and dishwashers.

Maintenance/Repairs/Decorating

This line item includes the costs of all repairs including 'turning over' a unit when vacated. It does not include replacement of major capital items (such as roofs and furnaces) which is funded from the replacement reserve.

Administration

This item generally includes the cost of management staff and the direct expenses of property manager on the project.

Legal

Legal costs during operations to cover evictions or other management issues.

Snow Removal/Landscaping

These may be third-party contracts or the cost of staff and equipment and materials.

Trash Removal

Usually a third-party contract

Management Fee

Usually property managers are paid a percentage of collected rents, in addition to allowable pass-through expenses. (Because LIHTC rents are often lower than market rents, this percentage may be higher for these types of projects). In some cases, owners and managers have negotiated per-unit fees rather than a percentage of rents. In either case, the payment should be based on actual payments (collected rents on occupied and paying units).

Audit & Tax Return

Tax credit partnerships must file an annual tax return. Investors require an annual audit, as well.

Asset Management

This fee may be paid either to the general partner or to a party designated by the limited-partner investors to pay for the extra costs of record-keeping and reporting to investors on the performance of an LIHTC project.

Debt service**Debt Coverage Ratio**

This shows, year by year, the projected ratio of net operating income to the required debt service on the first mortgage loan. Lenders set minimum debt coverage ratios they expect to see in projections once the project has reached full occupancy, generally in the second calendar year of operations.

Replacement/Equipment Reserve

Lenders and investors will require that the project make minimum contributions to a reserve for replacement of major capital items. This amount is based on the number of dwelling units.

Net Cash Flow

This is the amount remaining from operating income after all operating costs, debt service payments, and replacement reserve contributions have been paid.

Reserves

These are lender required contributions to a capital reserve to fund operating deficits or investor perceived risks.

Loan to Value

The ratio of the loan amount to the value of the completed property per an appraisal. Lenders will only loan up to a certain percentage of the property value.